SUPERINTENDENT OF INSURANCE

1983 ANNUAL REPORT

(Business Of 1982)

Alberta

65-4508/

CONTENTS

	PAGE
LETTER OF TRANSMITTAL	1
STATISTICAL REVIEW OF INSURANCE BUSINESS IN ALBERTA	
Comparative Summary by year of Total Direct Premiums Written and Claims Incurred - Life and Other Than Life	6
Total Direct Premiums Written and Disbursements - Life Insurance (Graph)	7
Total Direct Premiums Written and Disbursements - Other Than Life (Graph)	8
Comparative Analysis of Life Insurance in Force for Individual and Group	9
Comparative Analysis of Life Insurance Premiums - Individual and Group (Graph)	10
Comparative Analysis of Life Insurance Policies - Individual and Group (Graph)	11
LIST OF INSURANCE COMPANIES LICENSED IN ALBERTA	
Provincial Companies	12
Extra-Provincial Companies	13
Canadian Registered Companies	15
Fraternal Societies	37
ANNUAL STATEMENT OF PROVINCIAL COMPANIES	
Alberta General Insurance Company	39
Alberta Motor Association Insurance Company	42
Canada West Insurance Company	45
Mennonite Mutual Relief Insurance Company Ltd	48
Paramount Life Insurance Company	50
Peace Hills General Insurance Company	57
Rocky Mountain Life Insurance Company	60
Western Union Insurance Company	67
ABSTRACT OF RETURNS	
Life Insurance - Direct Premiums Written	70
Life Insurance - Direct Claims Including Dividends	74
Life Insurance - Exhibit of Certificates	84
Fraternal Societies - Direct Premiums and Direct Claims Incurred	94
Fraternal Societies - Exhibit of Certificates	95
Automobile, Accident and Sickness Insurance	96
Property and Liability Insurance	105
Fidelity and Surety Insurance	110
Aircraft, Boiler and Machinery Insurance	112
Mortgage, Title and Hail Insurance	114
Marine Insurance	115

GOVERNMENT OF THE PROVINCE OF ALBERTA

DEPARTMENT OF CONSUMER AND CORPORATE AFFAIRS

SUPERINTENDENT OF INSURANCE

TO: The Honourable C. E. Osterman
Minister of Consumer & Corporate Affairs
402 Legislative Building
Edmonton, Alberta

MADAME:

I have the honour to submit the sixty-ninth Annual Report of the Superintendent of Insurance for the year ended December 31, 1982. It includes a summary of the licensing statistics under the Insurance Act, summaries of premiums written and claims incurred within the Province and detailed financial statements of Provincial Companies.

Insurers Licensed in 1982

(a) Classification by Registration

There were 354 insurance companies licensed at December 31, 1982 for the following classes of insurance:

Provincial Companies		
Life, alone or with accident and sickness	1	
Property, alone or with classes other than life	1	
Property and automobile with classes other than life	5	
Restricted licence, permitting servicing of contracts	1	
		8
Extra-Provincial Companies		
Life, alone or with accident and sickness	4	
Property, alone or with classes other than life	1	
Property and automobile with classes other than life	11	
		16
Carried forward		24

Brought Forward		24
Canadian Registered Companies		
Life alone or with other classes	107	
Property and/or automobile with classes other than life.....	165	
Classes other than life, property or automobile	20	
Restricted licences permitting contracts to run to maturity	17	
		333
Fraternal Societies		21
Total of all classes of insurance companies licensed to do business in Alberta during 1982		354
Comparative total for 1981		356

(b) The following five insurance companies entered Alberta during the period:

Date Licensed	
January 1, 1982	Royal Life Insurance Limited
January 1, 1982	Le Groupe Desjardins Assurances Generales
February 18, 1982	Gan Incendie Accidents
March 26, 1982	Ennia Insurance Company (U.K.) Ltd.
August 17, 1982	Unionmutual Stock Life Insurance Co. of America

(c) Insurance Companies Effecting a Change of Name:

Effective Date	
December 16, 1981	The Edmonton Canadian Insurance Company name changed to: Peace Hills General Insurance Company
April 1, 1982	United Benefit Life Insurance Company name changed to: United of Omaha Life Insurance Company
December 22, 1982	Le Assicurazioni D'Italia name changed to: Assitalia Le Assicurazioni D'Italia S.P.A.

Insurance Agents Certificates of Authority

As at January 31, 1983 there were 10,748 agents' certificates in force (an increase of 1,084 or 11.21% since January 31, 1982) In Alberta.

The location of the agents and classes of insurance for which they are licensed are as follows:

	Life	Fire	A & S	Hail	Auto	Other	TOTAL
Edmonton	1,110	373	725	2	16	284	2,510
Calgary	1,240	401	877	2	4	273	2,797
Lethbridge	104	43	63	21	1	29	261
Medicine Hat	36	11	15	5	1	11	79
Red Deer	99	34	56	-	3	37	229
Grande Prairie	52	9	31	11	2	17	122
Other Centres & Non Residents	867	736	357	538	15	339	2,852
Employees	5	1,808	1	1	28	55	1,898
TOTALS	3,513	3,415	2,125	580	70	1,045	10,748

Adjusters Certificates

During the 12 months ended January 31, 1983, 426 adjusters' certificates (an increase of 11 or 2.65% over the previous year) were issued in the following areas of Alberta:

Location	Adjusters Certificates	Location	Adjusters Certificates
Edmonton	157	Medicine Hat	11
Calgary	143	Grande Prairie	10
Red Deer	17	Lloydminster	7
Lethbridge	13	Other Centres & Non Res.	68
		TOTAL	426

The Insurance Corporations Tax Act

The Superintendent of Insurance is also responsible for the administration of The Insurance Corporations Tax Act. This involves the review of annual statements and Insurance Corporations Tax Returns of all insurance companies licensed in Alberta and the collection of tax on premiums received by these companies from Alberta residents. During the fiscal year ended March 31, 1983 a total of Thirty-three million and forty-seven thousand dollars ($33,047,000) in premium tax was paid to the Province.

Summary

There has been a decline in the rate of growth during 1982 yet the insurance industry continues to show an increase in the volume of business transacted in Alberta. For the year 1982 the total of insurance premiums paid to insurers was two billion and thirty-one million dollars ($2,031,000,000) compared to one billion nine hundred and forty-nine million dollars ($1,949,000,000) in 1981, an increase of 4.2%.

Respectfully submitted,

T. Saleh
Superintendent of Insurance

COMPARATIVE SUMMARY BY YEAR OF TOTAL DIRECT PREMIUMS WRITTEN AND CLAIMS INCLUDING DIVIDENDS AND ADJUSTMENT EXPENSES (EXCLUDING FRATERNAL BUSINESS)

Alberta Business Only

	Life Insurance*			Other Than Life		
	Premiums	Claims Including Dividends	Direct Claims Ratio	Premiums	Claims Including Adjustment Expenses	Direct Claims Ratio
Year	$	$	%	$	$	%
1950	21,188,316	5,979,530	28.2	21,898,398	11,114,649	50.8
1955	36,106,531	16,000,503	44.3	43,089,613	24 997,831	58.1
1960	56,662,546	28,221,773	49.8	61,586,817	31,437,628	51.0
1965	75,009,883	48,587,798	64.8	89,335,870	54,825,872	61.4
1970	112,367,876	60,707,431	54.0	139,511,187	84,859,974	60.8
1972	151,125,359	80,488,700	53.3	203,277,065	118,227,356	58.2
1973	184,999,114	86,914,548	46.9	233,024,825	153,414,484	65.8
1974	210,451,949	103,546,196	49.2	282,180,954	205,833,875	72.9
1975	253,090,957	116,648,580	46.0	377,548,729	227,017,146	60.1
1976	285,997,365	133,087,271	46.5	529,503,824	295,003,485	55.7
1977	340,400,136	151,222,118	44.4	655,240,811	367,867,543	56.1
1978	401,228,928	188,028,779	46.9 **	733,521,134	439,790,183	59.9
1979	483,559,852	231,180,759	47.8 **	330,427,494	515,003,568	62.0
1980	584,328,201	288,148,411	49.3 **	973,806,319	726,711,133	74.6
1981	788,497,054	385,997,712	49.0 **	1,160,294,228	959,045,260	82.7
1982	710,105,461	514,382,334	72.4 **	1,321,392,909	984,944,444	74.5

COMPARATIVE SUMMARY OF TOTAL DIRECT PREMIUMS WRITTEN AND CLAIMS BY CLASS OF INSURANCE ALBERTA BUSINESS ONLY

Other Than Life Insurance
(Excluding Fraternal Societies)

Class of Insurance	Premium	Claims Including Adjustment Expenses	Claims Ratio			
	1982 $		1982 %	1981 %	1980 %	1979 %
Accident & Sickness	$ 218,022,013	$ 185,648,707	85.2	73.9	77.9	73.0
Aircraft	20,517,944	11,331,121	55.2	56.7	91.1	57.8
Automobile	585,439,585	432,771,317	73.9	90.4	82.1	72.3
Boiler & Machinery	9,090,613	5,289,025	58.2	41.8	25.7	36.9
Credit	-	-	-	-	61.1	50.2
Fidelity	3,152,259	2,407,205	76.4	77.4	59.7	35.5
Hail	7,177,103	8,867,605	123.5	44.7	39.7	78.1
Liability	72,398,643	38,224,541	52.8	51.5	47.9	37.2
Marine	16,773,239	4,369,586	26.1	27.6	30.2	32.8
Mortgage	2,524,000	10,298,000	408.0	24.2	16.0	7.7
Propety	366,886,251	277,019,211	75.5	93.6	75.1	51.3
Surety	19,409,259	8,718,126	44.9	10.2	17.6	25.9
Title	2,000	-	-	-	-	-
TOTAL	$1,321,392,909	$ 984,944,444	74.5	82.7	74.6	62.0

*Includes ordinary and group insurance and ordinary and group annuities.

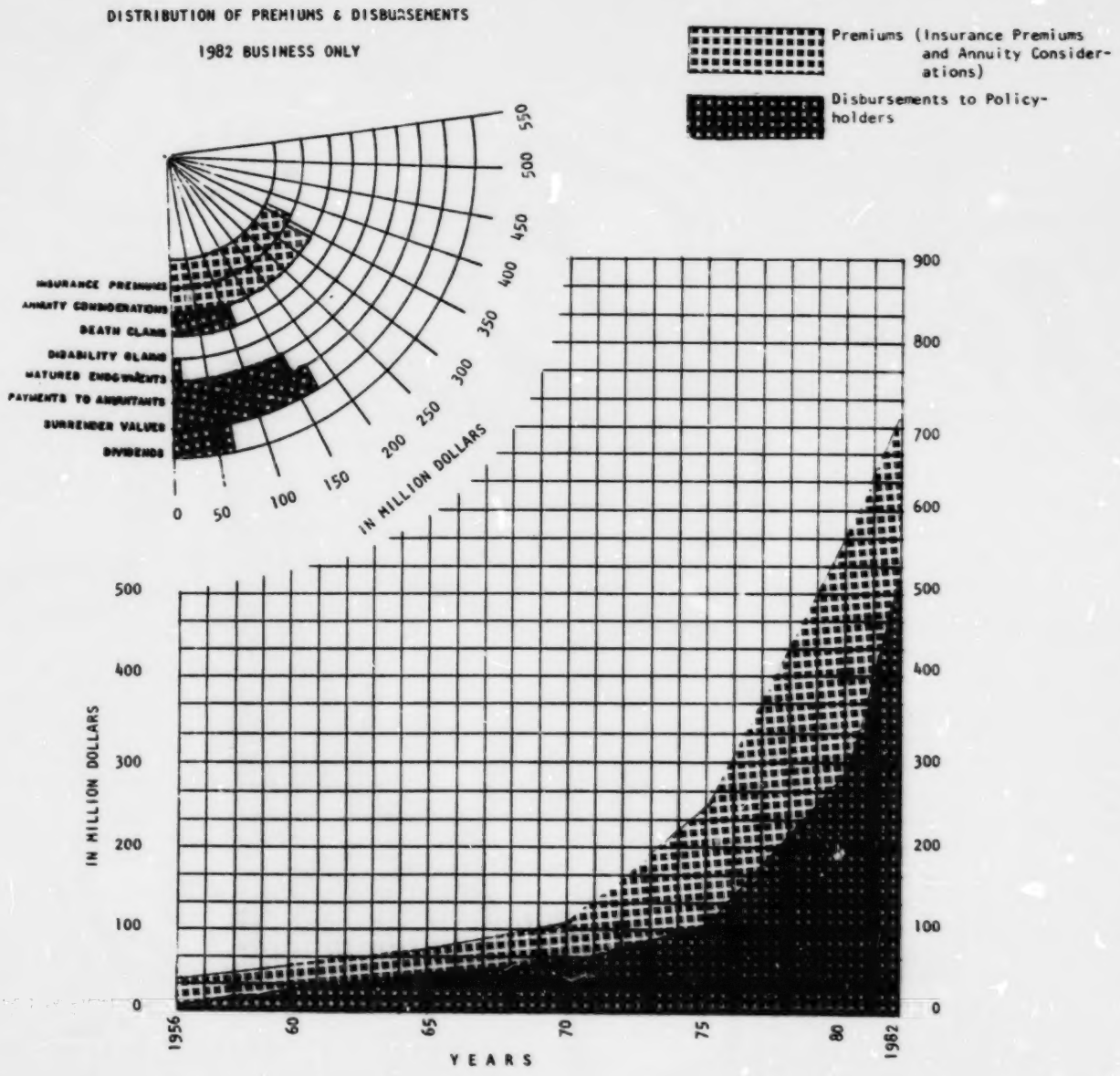
**Includes marine insurance.

TOTAL PREMIUMS DIRECT WRITTEN AND DISBURSEMENTS TO POLICYHOLDERS

LIFE INSURANCE

ALBERTA BUSINESS ONLY

1956 - 1982

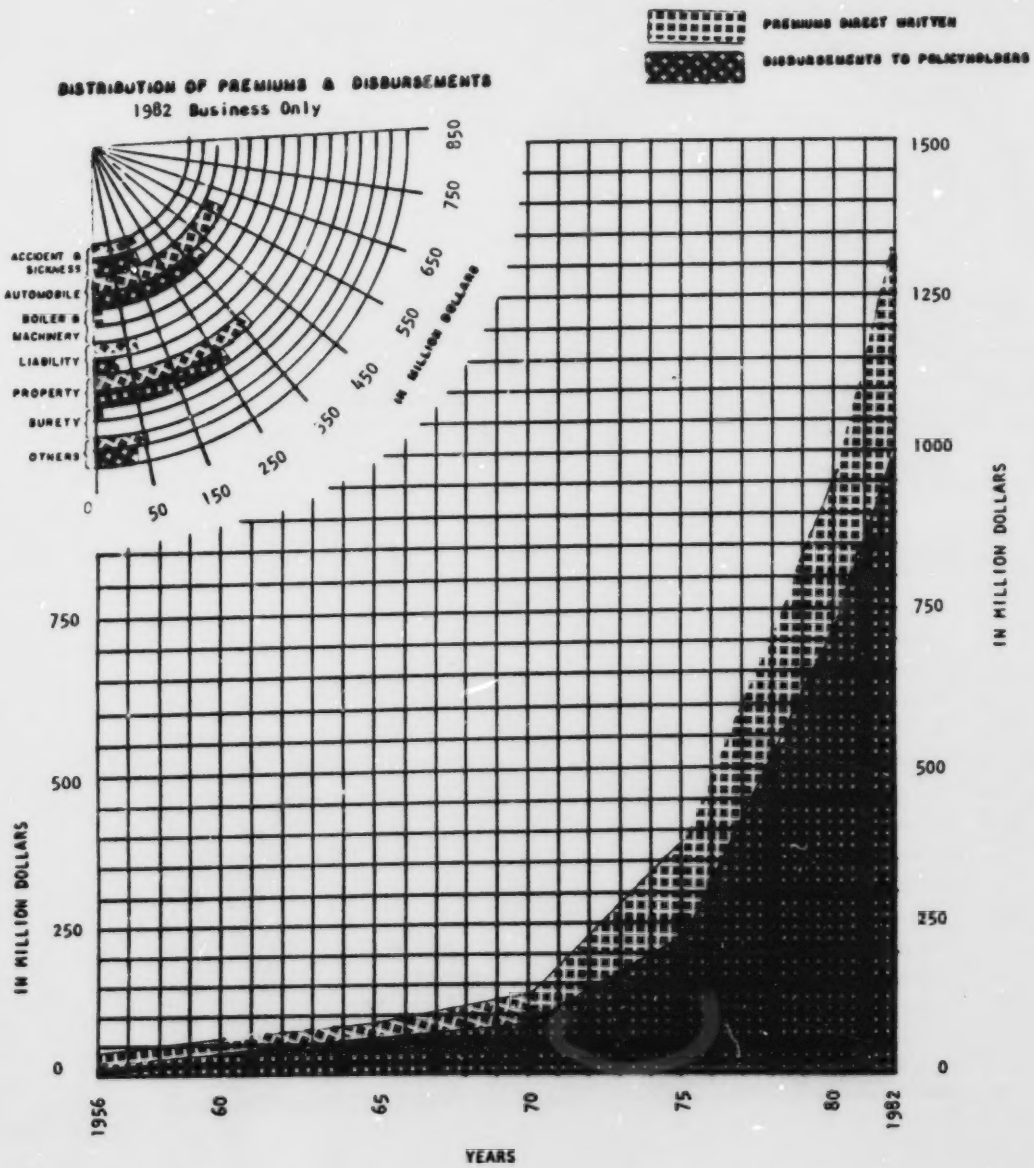


TOTAL PREMIUMS DIRECT WRITTEN AND DISBURSEMENTS TO POLICYHOLDERS

INSURANCE OTHER THAN LIFE

ALBERTA BUSINESS ONLY

1956 - 1982



COMPARATIVE ANALYSIS OF

LIFE INSURANCE IN FORCE
(EXCLUDING FRATERNAL SOCIETIES)

ALBERTA BUSINESS ONLY

For the years 1979 to 1982

(a) Individual Life Insurance	1982	1981	1980	1979
New insured and other additions during the year	$ 7,169,417,231	$ 6,767,558,285	$ 5,258,801,844	$ 3,900,817,436
Ceased and other deductions during the year	3,929,315,047	2,825,482,982	2,117,815,638	1,522,443,331
Gross in force end of the year	23,327,954,647	21,196,664,705	17,697,096,581	14,545,674,553
Number of policies	795,889	784,113	759,562	723,132
Percent increase of policies from previous year	1.50%	3.23%	5.04%	4.17%
Average insurance in force per policy written	29,310	27,032	23,299	20,114
(b) Group Life Insurance				
New insured and other additions during the year	$ 7,882,952,010	9,139,658,779	8,672,614,026	6,546,845,149
Ceased and other deductions during the year	4,978,827,037	2,377,115,902	6,075,851,137	2,217,024,798
Gross in force end of the year	32,437,514,064	30,187,955,592	24,142,682,916	21,530,150,598
Number of group certificates	31,143	34,192 *	31,897	31,976
Percent increase of certificates from previous year	-8.92%	7.20%*	-0.25%	20.9%
Average insurance in force per group certificate written	1,041,567	882,895 *	756,895	637,322

* Adjusted

COMPARATIVE ANALYSIS OF

LIFE INSURANCE IN FORCE
(EXCLUDING FRATERNAL SOCIETIES)

ALBERTA BUSINESS ONLY

For the years 1960 to 1982

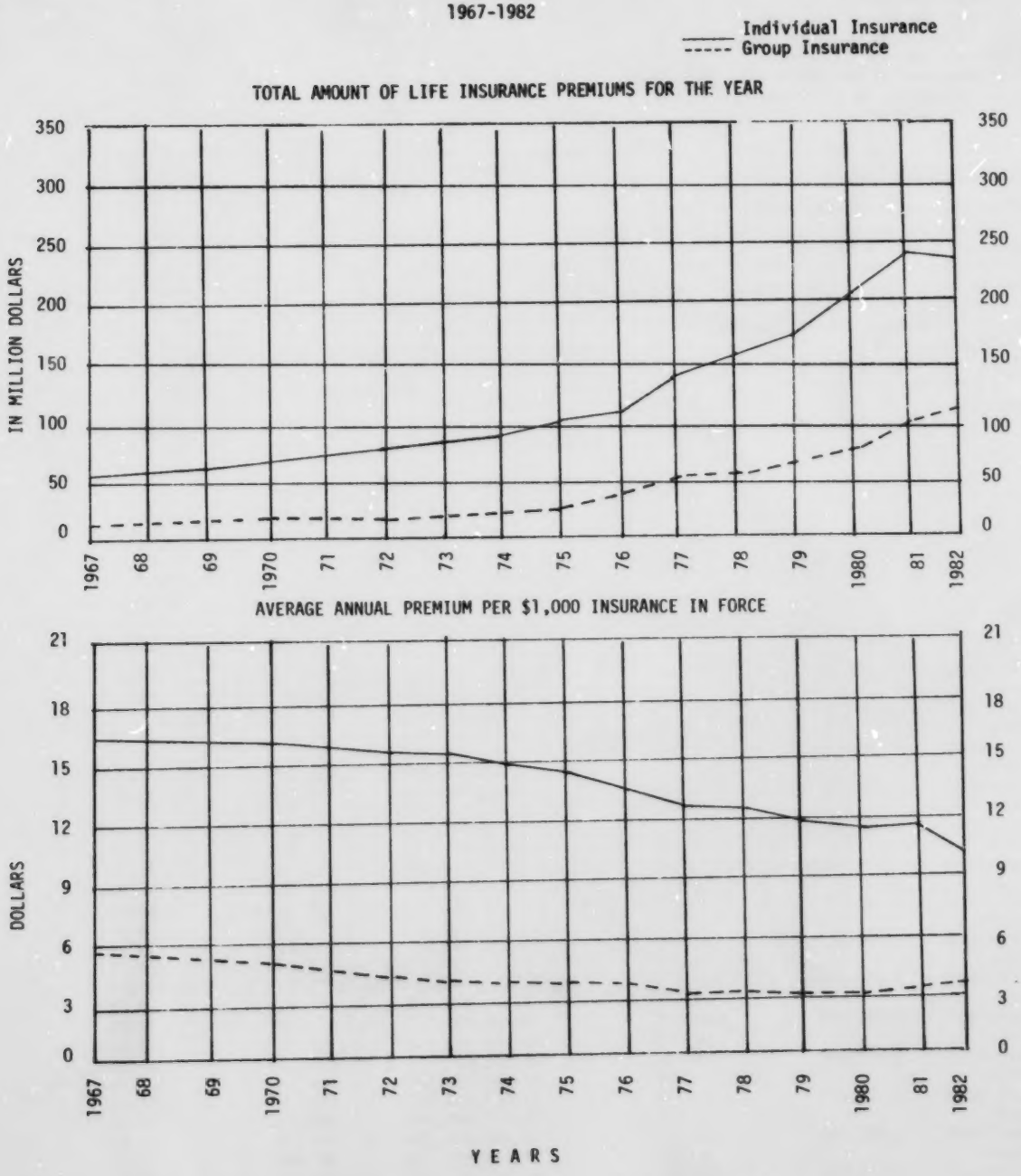
Year	Class of Insurance	Population of Alberta	No. of Policies or Group Certificates in Force	Amount of Insurance in Force	Amount of Premiums Collected	Average Annual Premium Per $1,000 Ins. in Force
1960	Individual	1,257,415	432,546	$ 2,094,265,655	38,985,019	$18.61
	Group		3,157	900,710,741	6,020,711	6.68
1965	Individual	1,435,145	478,288	3,055,141,403	50,655,508	16.58
	Group		4,928	1,753,242,310	9,809,377	5.60
1970	Individual	1,563,612	548,746	4,492,057,215	73,709,890	16.41
	Group		4,026	3,725,078,027	18,286,183	4.91
1972	Individual	1,636,193	552,155	5,060,682,126	79,137,399	15.64
	Group		10,655	5,245,539,556	23,113,876	4.41
1973	Individual	1,651,238	553,567	5,509,024,691	85,945,528	15.60
	Group		12,157	6,143,967,282	28,171,882	4.58
1974	Individual	1,680,480	567,641	6,265,420,702	92,992,794	14.84
	Group		13,311	7,413,993,470	33,873,547	4.57
1975	Individual	1,751,210	591,755	7,289,281,327	105,537,627	14.48
	Group		16,063	9,312,705,911	40,871,644	4.39
1976	Individual	1,806,951	621,546	8,641,213,071	118,024,453	13.65
	Group		24,805	11,368,857,917	46,757,268	4.11
1977	Individual	1,936,000	657,635	10,219,486,830	134,277,757	13.14
	Group		27,928	14,253,966,568	52,542,345	3.67
1978	Individual	1,985,200	694,141	12,180,085,770	155,051,262	12.73
	Group		26,431	17,165,987,126	60,388,471	3.52
1979	Individual	2,064,800	723,132	14,545,674,533	173,332,391	11.92
	Group		31,976	21,530,150,598	68,009,326	3.16
1980	Individual	2,116,000	759,562	17,697,096,581	202,409,175	11.44
	Group		31,897	24,142,682,916	77,283,013	3.20
1981	Individual	2,287,400	784,113	21,196,664,705	247,622,394	11.68
	Group		42,225	30,187,955,592	102,481,662	3.39
1982	Individual	2,318,000	795,889	23,327,954,647	246,464,216	10.57
	Group		34,143	32,437,514,064	114,787,006	3.54

Note: The figures above do not include annuities.

COMPARATIVE ANALYSIS OF LIFE INSURANCE PREMIUMS (ANNUITIES NOT INCLUDED)

ALBERTA BUSINESS ONLY

1967-1982

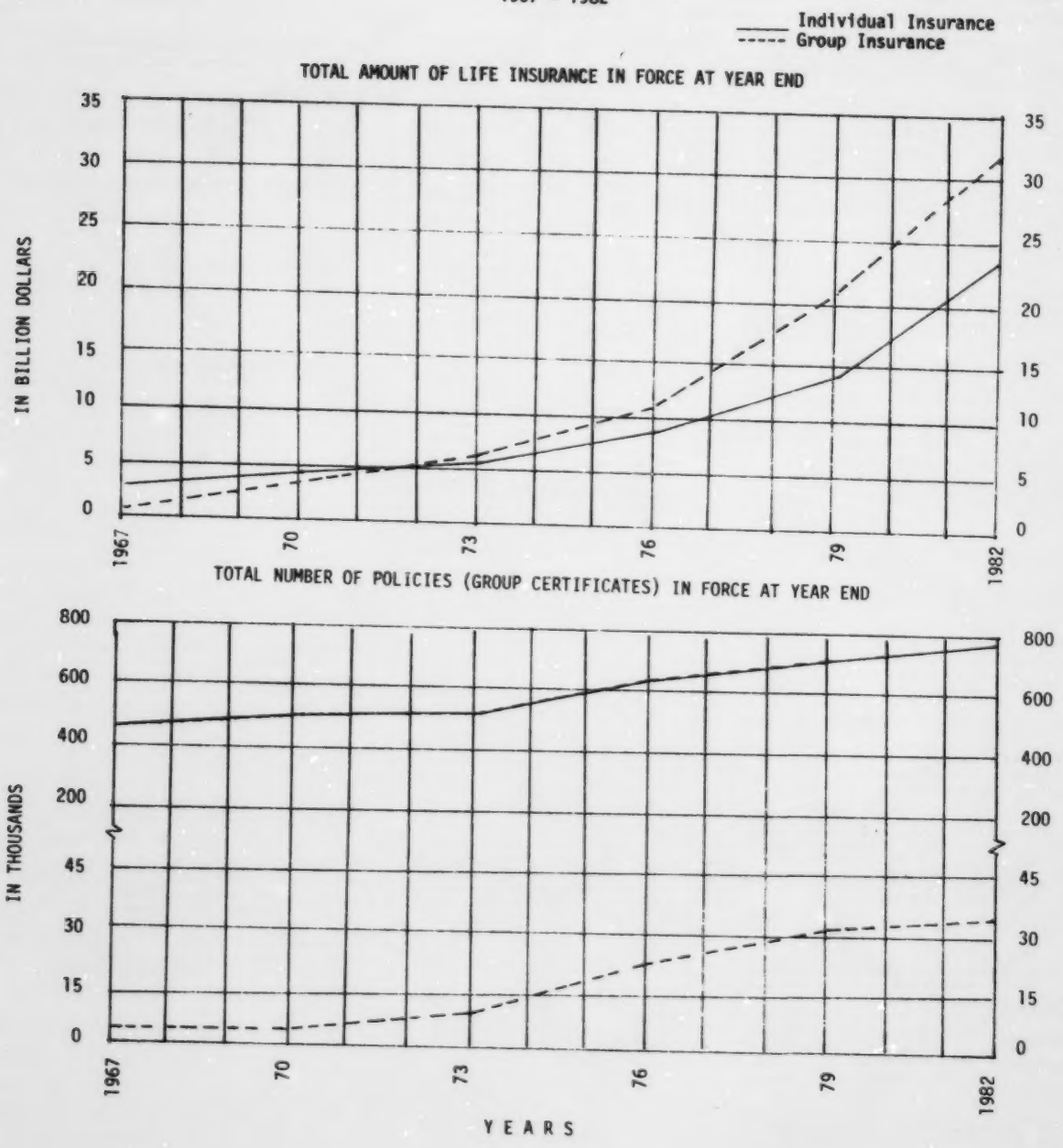


COMPARATIVE ANALYSIS

LIFE INSURANCE POLICIES
(ANNUITIES NOT INCLUDED)

ALBERTA BUSINESS ONLY

1967 - 1982



INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982

PROVINCIAL COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Alberta General Insurance Company 10221 - 104 Street Edmonton, Alberta T5J 1B6	Harold J. Simmons	Aircraft, Automobile, Boiler and Machinery, Credit, Employers Liability, Explosion, Fire, Guarantee, Inland Marine, Inland Transportation, Livestock, Plate Glass, Marine, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, and Workman's Compensation.
Alberta Motor Association Insurance Company 11230 - 110 Street A.M.A. Administration Building Edmonton, Alberta T5L 4J5	Thomas Desmond Haughey	Accident & Sickness, Automobile, Property, Public Liability.
Canada West Insurance Company 10603 - 107 Avenue Edmonton, Alberta T5H 3Z1	Jack Connauton	Property, Automobile, General Liability, Guarantee.
Mennonite Mutual Relief Insurance Company Ltd. 3378 - 41 Avenue N.E. Calgary, Alberta T2E 2N4	Peter H. Dyck	Fire, and in addition thereto, Hail, Smoke Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Paramount Life Insurance Company #200, 1011 - 1st Street S.W. Calgary, Alberta T2R 1J2	John N. Iredale c/o O'Connor, Iredale & Company #302, 600 - 6th Avenue S.W. Calgary, Alberta T2P 0S5	Life, Accident and Sickness
Peace Hills General Insurance Company #100 17409 - 107 Avenue Edmonton, Alberta T5S 1E5	W. L. Holt	Discontinuing to allow its existing contracts to run to maturity to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta. Effective July 15, 1982 the following classes of insurance have been added: Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Title, Mortgage and Marine.
Rocky Mountain Life Insurance Company 332, 4935 - 40 Avenue N.W. Calgary, Alberta T3A 2N1	W. K. Detlefsen Box 9114 1400 Bow Valley Square #2 Calgary, Alberta T2P 2W4	Life, restricted to servicing existing policyholders of the company. Servicing shall include making changes in policies as are necessary and to issue new contracts to existing policyholders of the company.
Western Union Insurance Company 640 - 8th Avenue S.W. Calgary, Alberta T2P 1G7	David J. Freeze	Automobile, Liability, Boiler & Machinery, Accident and Sickness, Aircraft, Credit, Marine, Burglary, Forgery, Steam Boiler, Explosion, Employers Liability, Fire, Guarantee, Inland Transportation, Inland Marine, Plate Glass, Livestock, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Workmens Compensation.

*Unless otherwise stated, the address of the Attorney for Service is the same as the Company's address.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982

EXTRA - PROVINCIAL COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Abstainers' Insurance Company 3228 South Service Road Burlington, Ontario L7N 3H8	J. L. Chapman 10423 Whyte Avenue Edmonton, Alberta T6E 2A1	Accident, Automobile, Employers Liability, Fire, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft.
Anglo Canada General Insurance Company 171 Queens Avenue London, Ontario N6A 5J7	Kenneth A. Cashman 1440A - 17th Avenue S.W. Calgary, Alberta T2T 0C9	Fire, Accident, Automobile, Boiler and Machinery, Employers Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft and Weather.
Commerce and Industry Insurance Company of Canada 55 University Avenue, Suite 1000 Toronto, Ontario M5C 2R6	Roy V. Deyell, Q.C. 6th Floor, 407 - 8th Avenue S.W. Calgary, Alberta T2P 1E6	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler and Machinery, Accident & Sickness, Aircraft, Credit.
Canadian Great Lakes Casualty and Surety Company Limited 235 Yorkland Blvd., 7th Floor Willowdale, Ontario M2J Y48	Peter Chomicki c/o Wachowich & Company Barristers and Solicitors 600 Chancery Hall Edmonton, Alberta T5J 2E2	Property, Auomobile, Fidelity, Surety, General Liability.
Canadian Universal Insurance Company Limited Suite 2600, 1155 Dorchester Blvd., West Montreal, Quebec H3B 2K7	Howard G. Cook c/o Cook, Snowdon & Laird P.O. Box 2468 Calgary, Alberta T2P 2M7	Property, General Liability, Automobile, Hail, Fidelity, Surety, Accident and Sickness, Aircraft and Marine.
Coronation Insurance Company Limited 201 - 18 King Street East Toronto, Ontario M5C 2R6	Robert B. D'Arcy 1740 Sun Life Place 10123 - 99 Street Edmonton, Alberta T5J 3H1	Automobile, Accident, Aircraft, Hail, Property, Public Liability.
Empire Life Insurance Company 243 King Street East P.O. Box 1000 Kingston, Ontario K7L 4Y4	D. E. Fox 6011 - 1A Street S.W. Calgary, Alberta T2H 0G5	Life, Accident & Sickness.
Gerling Global General Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6	R. Sutherland Suite 2620 Shell Centre 400 - 4th Avenue S.W. Calgary, Alberta T2P 0J4	Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Employers Liability, Explosion, Fire, Guarantee, Inland Transportation, Inland Marine, Livestock, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Workman's Compensation.
Gerling Global Life Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6	Percy Leroy Herring c/o Milner & Steer 9th Floor Milner Building 10040 - 104th Street Edmonton, Alberta T5J 0Z7	Life, Accident & Sickness.
Gibralter General Insurance Company 171 Queens Avenue London, Ontario N6A 5J7	Kenneth A. Cashman 1440A - 17th Avenue S.W. Calgary, Alberta T2T 0C9	Property, Automobile, Fidelity, Surety, General Liability, Boiler and Machinery, Accident & Sickness, Legal Expense.
Industrial Life Insurance Company 1080 Chemin St. Louis Sillery, Quebec G1K 7M3	MacLean E. Jones c/o Jones, Black and Co. 3200 Shell Centre 400 - 4th Avenue S.W. Calgary, Alberta T2T 1S1	Life, Accident & Sickness.
Maplex General Insurance Company 3228 South Service Road Burlington, Ontario L7N 3H8	J. L. Chapman 10425 Whyte Avenue Edmonton, Alberta T6E 2A1	Accident & Sickness, Automobile, Fidelity, General Liability, and Property.
Northern Union Insurance Co. Ltd. Suite 1000, 363 Broadway Avenue Winnipeg, Manitoba R3C 3N9	Robert J. Turner c/o Milner & Steer 9th Floor Milner Building 10040 - 104th Street Edmonton, Alberta T5J 0Z7	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler and Machinery, Accident & Sickness, Aircraft, Credit, Title, Mortgage.
Scottish & York Insurance Co. Limited 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3	E. A. Christenson c/o Thorne, Riddell & Co. 1200 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 1V4	Automobile, Boiler and Machinery, Accident and Sickness, Marine, Employers Liability, Explosion, Fire, Guarantee, Inland Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Hail.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

EXTRA - PROVINCIAL COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Seaboard Life Insurance Company 1920 West Broadway Vancouver, British Columbia V6J 1Z2	Dennis C. Prince #103, 11745 Jasper Avenue Edmonton, Alberta T5K 0N5	Life, Accident & Sickness, Personal Property.
Simcoe & Erie General Insurance Company 786 King Street East Hamilton, Ontario L8M 1A6	James E. Redmond c/o Milner & Steer 9th Floor Milner Building 10040 - 104th Street Edmonton, Alberta T5J 0Z7	Property, Automobile, Hail, Boiler and Machinery, Accident & Sickness, Aircraft, Livestock, Weather, Guarantee, Marine, and General Liability.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
A		
Abbey Life Insurance Company of Canada 3027 Harvester Road Burlington, Ontario L7N 3G9	Percy Leroy Herring c/o Milner & Steer 10040 - 104th Street Edmonton, Alberta T5J 0Z7	Life, Accident & Sickness.
Acadia Life Insurance Company (The) Phoenix House 439 University Avenue Box 219A Toronto, Ontario M5W 1B6	Harris Gillespie Field 2000 Oxford Tower Edmonton Centre 10235 - 101 Street Edmonton, Alberta T5J 3G1	Life.
Advocate General Insurance Company of Canada #300, 363 Broadway Avenue Winnipeg, Manitoba R3C 3N9	Allan J. Sattin c/o Owens, Sattin & Coultry #600, 1010 - 1st Street S.W. Calgary, Alberta T2R 0A1	Property, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Surety.
Aetna Casualty Company of Canada 20 Toronto Street Toronto, Ontario M5C 2C4	D. K. Lough The Standard Life Building Suite 970, 639 - 5th Avenue S.W. Calgary, Alberta T2P 0M9	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety, Marine.
Aetna Casualty and Surety Company 20 Toronto Street Toronto, Ontario M5C 2C4	D. K. Lough The Standard Life Building Suite 970, 639 - 5th Avenue S.W. Calgary, Alberta T2P 0M9	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety, Marine, Hail.
Aetna Insurance Company 2300 Yonge Street, Suite 2900 Toronto, Ontario M4P 1E4	Harris Gillespie Field 2000 Oxford Tower, Edmonton Centre Edmonton, Alberta T5J 3G1	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler and Machinery, Accident & Sickness, Aircraft, Marine.
Aetna Life Insurance Company 20 Toronto Street Toronto, Ontario M5C 2C4	Kenneth Lang 700 Guardian Building 10240 - 124th Street Edmonton, Alberta T5N 3W6	Life, Accident & Sickness.
Affiliated F. M. Insurance Company 100 Alexis Nihon Blvd. Suite 500 St. Laurent, Quebec H4M 2P8	Wallace A. Spence c/o Burns Foods P. O. Box 2520 Calgary, Alberta T2P 2M7	Property, Fidelity, Surety, General Liability, Boiler & Machinery.
Albion Insurance Company of Canada (The) Suite 1100, 1 St. Clair Avenue West Toronto, Ontario M4V 1B4	R. R. McKee 9930 - 106th Street Edmonton, Alberta T5K 1C7	Property, Accident & Sickness, Automobile, General Liability.
Alexander Hamilton Life Insurance Company of America 85 Bloor Street East Toronto, Ontario M4W 1B4	T. A. Cockrall c/o Parlee, Irving, Henning, Mustard & Rodney 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Life, Accident & Sickness.
Allendale Mutual Insurance Company 100 Alexis Nihon Blvd. Suite 500 St. Laurent, Quebec H4M 2P8	Wallace A. Spence c/o Burns Foods P. O. Box 2520 Calgary, Alberta T2P 2M7	Property, Boiler & Machinery.
Allianz Insurance Company 7 King Street Toronto, Ontario M5C 1A2	Howard L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, General Liaiblity, Surety, Marine.
Allstate Insurance Company 255 Consumers Road Willowdale, Ontario M2J 1R3	Jack N. Agrios 1700 Century Place 9803-102A Avenue Edmonton, Alberta T5J 2C7	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, Hail, Surety, General Liability.
Allstate Insurance Company of Canada 255 Consumers Road Willowdale, Ontario M2J 1R3	Jack N. Agrios 1700 Century Place 9803 - 102 A Avenue Edmonton, Alberta T5J 2C7	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, Surety, General Liability.
Allstate Life Insurance Company 255 Consumers Road Willowdale, Ontario M2J 1R3	Jack N. Agrios 1700 Century Place 9803 - 102 A Avenue Edmonton, Alberta T5J 2C7	Life, Accident & Sickness.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Allstate Life Insurance Company of Canada 255 Consumers Road Willowdale, Ontario M2J 1R3	Jack N. Agrios 1700 Century Place 9803 - 102A Avenue Edmonton, Alberta T5J 2C7	Life, Accident & Sickness.
American Bankers Insurance Company of Flordia 111 Merton Street Toronto, Ontario M4S 3A7	Howard L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Accident & Sickness, Automobile, Property, General Liability, Fidelity.
American Bankers Life Assurance Company of Flordia 111 Merton Street Toronto, Ontario M4S 3A7	Howard L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Life, Accident & Sickness.
American Credit Indemnity Company of New York Room 623, Dominion Square Building 1010 St. Catherine Street West Montreal, Quebec H3B 1G7	Walter Braul c/o Braul, Gaffney, Watson 301 Royal Trust Tower 10039 Jasper Avenue Edmonton, Alberta T5J 1T4	Credit.
American Health and Life Insurance Company 1010 St. Catherine Street West Montreal, Quebec H2L 2G2	R. G. Beazley 1112 - 4th Street S.W. Calgary, Alberta T2R 0X6	Life, Accident & Sickness.
American Home Assurance Company 55 University Avenue, Suite 1000 Toronto, Ontario M5J 1H7	Roy V. Deyell 6th Floor, 407 - 8th Avenue S.W. Calgary, Alberta T2P 1E6	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
American Insurance Company (The) 350 Bloor Street East P.O. Box 4060, Station "A" Toronto, Ontario M5W 1L9	Douglas A. Grist 10235 - 101st Street 1000 Oxford Tower Edmonton Centre Edmonton, Alberta T5J 3G1	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta.
American Life Insurance Company 55 University Avenue, Suite 1000 Toronto, Ontario M5J 1H7	Roy V. Deyell c/o McLaws & Co. 407 - 8th Avenue S.W. Calgary, Alberta T2P 1E6	Life, Accident & Sickness.
American Mutual Liability Insurance Company 2632 Liruma Road Mississauga, Ontario L5K 1Z1	Terrence F. McMahon 750 I.B.H. Building 606 - 4th Street S.W. Calgary, Alberta T2P 1T1	Accident & Sickness, Automobile, General Liability.
American National Fire Insurance Company P.O. Box 1237 305 - 4th Avenue North Saskatoon, Saskatchewan S7K 3N7	E. D. D. Tavender Box 9300 39th Floor, Bow Valley Square 2 205 - 5th Avenue S.W. Calgary, Alberta T2P 2W5	Fire, Automobile, Boiler excluding Machinery, Earthquake, Explosion, Forgery, Hail, Inland Transportation, Personal Property, Plate Glass, Real Property, Theft and in addition thereto, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, Windstorm, Limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
American Road Insurance Company The Canadian Road Oakville, Ontario L6J 5C7	Harris Gillespie Field 2000 Oxford Tower 10235 - 101st Street Edmonton Centre Edmonton, Alberta T5J 3G1	Property, Automobile, Credit, Surety.
Argonaut Insurance Company 28th Floor, Royal Centre 1055 West Georgia Street Vancouver, British Columbia V6E 3R2	H. J. Bolton c/o Coopers & Lybrand 2700 Oxford Tower Edmonton Centre Edmonton, Alberta T5J 3G1	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Arkwright-Boston Manufacturers Mutual Insurance Company 45 Charles Street East Toronto, Ontario M4Y 1S2	Wallace A. Spence c/o Burns Foods P.O. Box 2520 Calgary, Alberta T2P 2M7	Property, Boiler & Machinery. Effective April 6, 1982 the class of General Liability has been included to amend the license.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Aviation & General Insurance Company Limited Royal Bank Plaza, Suite 2530 P.O. Box 2 Toronto, Ontario M5J 2J1	Sal J. Lo Vecchio c/o Jones, Black & Co. 3200 Shell Centre 400 - 4th Avenue S.W. Calgary, Alberta T2P 0J4	Accident & Sickness, Aircraft, General Liability.
B		
Balboa Insurance Company 201 Queens Avenue London, Ontario N6A 1J1	D. J. Stratton 1501 Toronto Dominion Tower Edmonton Centre Edmonton, Alberta T5J 2Z1	Fire, Automobile, Employers' Liability, Guarantee, Inland Transportation, Personal Property, Plate Glass, Public Liability, Real Property, Theft and in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather & Windstorm, Limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Baloise Insurance Company Limited (The) #40 University Avenue, Suite #214 Toronto, Ontario V6C 1L2	Daniel P. Stachnik c/o Cormie Kennedy Barristers & Solicitors #1600 Cambridge Building 10024 Jasper Avenue Edmonton, Alberta T5J 1S3	Property.
Baltica-Skandinavia Insurance Company of Canada Suite 1012, 111 Richmond Street West Toronto, Ontario M5H 2G4	Howard G. Cook c/o Messrs. Gill Cook #1700, 444 - 5th Avenue S.W. Calgary, Alberta T2P 2T8	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Bankers Life and Casualty Company Box 67, 100 Main Street East Hamilton, Ontario L8N 3B3	John V. Decore Decore & Company Barristers & Solicitors 1910 Century Place 9803 - 102A Avenue Edmonton, Alberta T5J 3A3	Life Insurance - limited to business arising under group policies issued to policyholders in the United States and the business of reinsurance, and Accident & Sickness
Boiler Inspection and Insurance Company of Canada (The) 8 King Street East Toronto, Ontario M5C 1B5	Richard J. Ries Suite 905, Manulife Building 808 - 4th Avenue S.W. Calgary, Alberta T2P 0K4	Property, General Liability, Boiler and Machinery.
British Aviation Insurance Company Limited (The) 240 Eglinton Avenue East Toronto, Ontario M4P 1K8	B. Glendinning #2100, 605 - 5th Avenue S.W. Calgary, Alberta T2P 3H5	Accident, Aircraft, Inland Transportation.
Buffalo Reinsurance Company P.O. Box 30, Toronto Dominion Centre Toronto, Ontario M5K 1C1	James D. Cregan c/o Milner & Steer 10040 - 104th Street Edmonton, Alberta T5J 0Z2	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, on the condition that in the transaction of its business in Alberta, the company shall be known as Buffalo Insurance Company.
C		
Calvert Insurance Company 201 - 18 King Street East Toronto, Ontario M5C 2R6	Robert E. Conner c/o Stewart Smith (Canada) Ltd 1740 Sun Life Place 10123 - 99th Street Edmonton, Alberta T5J 3H1	Property, Automobile, General Liability. Effective July 14, 1982 the class of Property Insurance has been deleted.
Canada Accident and Fire Assurance Company (The) P.O. Box 441 Toronto Dominion Centre Toronto, Ontario M5K 1L9	Lennard P. Campbell 500 Scotia Centre 700 - 2nd Street S.W. Calgary, Alberta T2P 2Y7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Canada Life Assurance Company (The) 330 University Avenue Toronto, Ontario M5G 1R8	Henry B. Martin 1700 Oxford Tower 10235 - 101st Street Edmonton Centre Edmonton, Alberta T5J 3G1	Life, Accident & Sickness.
Canadian Commerce Insurance Company (The) Suite 500, 111 Avenue Road Toronto, Ontario M5R 3K3	Alan Low Suite 800, 825 - 8th Avenue S.W. Calgary, Alberta T2P 2T3	Property, Accident & Sickness, Automobile, Boiler & Machinery, General Liability, Marine.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Canadian General Insurance Company 170 University Avenue Toronto, Ontario M5H 3B5	Frank J. Helenka Suite 800, 10010 - 106th Street Edmonton, Alberta T5J 3L8	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, General Liability, Surety.
	E. O'Connor 214 - 6th Avenue S.W. Calgary, Alberta T2P 0R1	Life, Accident & Sickness.
Canadian General Life Insurance Company #702, 105 Main Street East P.O. Box 918 Hamilton, Ontario L8N 3P6	D. W. Ellergodt 906 - 8th Avenue S.W. Calgary, Alberta T2P 2V4	Property, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Canadian Home Assurance Company 1075 Beaver Hall Hill Montreal, Quebec H2Z 1S6	Kenneth R. Turner Suite 601 Toronto Dominion Tower Edmonton Centre Edmonton, Alberta T5J 2Z1	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Canadian Indemnity Company (The) 1661 Portgage Avenue Winnipeg, Manitoba R3J 3V8	Alan Low Suite 800, 825 - 8th Avenue S.W. Calgary, Alberta T2P 2T3	Property, Accident & Sickness, Automobile, Boiler & Machinery, General Liability, Marine.
Canadian Provincial Insurance Company (The) Suite 500, 111 Avenue Road Toronto, Ontario M5R 3K3	D. E. Ripley North Can Building 10160 - 112th Street Edmonton, Alberta T5K 1M3	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety, Marine.
Canadian Surety Company (The) 2180 Yonge Street, 7th Floor Toronto, Ontario M4S 2C2	Superintendent of Insurance 9th Floor, Capitol Square 10065 Jasper Avenue Edmonton, Alberta T5J 3B1	Fire, including Use and Occupancy, Rents and Rental Value, Smoke Damage, and in addition thereto, Earthquake, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Riots or Civil Commotion, Sprinkler Leakage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Canners Exchange Subscribers at Warner Inter-Insurance Bureau c/o Summerville, Scace, White & Lamson 120 Bloor Street East Toronto, Ontario M4W 1B8		
Capitol Life Insurance Company (The) 372 Bay Street, 10th Floor Toronto, Ontario M5H 2X5	Howard L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Life, Accident & Sickness.
Cardinal Insurance Company Cardinal House 171 Wilson Avenue Toronto, Ontario M5M 3M2	J. M. Fowlis 2500 Alberta Telephone Tower 10020 - 100th Street Edmonton, Alberta T5J 0N4	Property, Automobile, General Liability.
Casualty Company of Canada 165 University Avenue Toronto, Ontario M5H 3B9	Barry M. Provost 540 - 5th Avenue S.W. Calgary, Alberta T2P 0M2	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Centennial Insurance Company #620, 4150 St. Catherine Street West Montreal, Quebec H3Z 2R3	Howard L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Automobile, Boiler excluding Machinery, Marine, Employers' Liability, Explosion, Fire, Inland Transportation, Plate Glass, Personal Property, Real Property, Public Liability, Theft, and in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage, Sprinkler Leakage, Weather and Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Century Insurance Company of Canada (The) 1112 West Pender Street Vancouver, British Columbia V6E 2S1	John Charles Rogers Suite 201, 805 - 9th Street S.W. Calgary, Alberta T2P 2Y6	Property, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, General Liability, Surety, Marine.
Charter National Life Insurance Company Suite 3400 Exchange Tower P.O. Box 420 2 First Canadian Place Toronto, Ontario M5X 1J3	Richard A. Young P.O. Box 40156, Station "C" Suite 205 1235 - 17th Avenue S.W. Calgary, Alberta T2T 5N1	Life, Accident & Sickness.
Chateau Insurance Company 2300 Yonge Street, Suite 3000 Toronto, Ontario M4P 2X3	D. B. Hodges 205 - 9th Avenue S.E., 10th Floor Calgary, Alberta T2G 0R3	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident and Sickness, Aircraft.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Chicago Title Insurance Company c/o McLean & Kerr 372 Bay Street, 10th Floor Toronto, Ontario M5H 2X5	Howard C. Gain Bentall Building, 3rd Floor 444 - 7th Avenue S.W. Calgary, Alberta T2P 0X9	Title.
Chrysler Insurance Company Suite 201, 2000 Argentia Road Plaza One, Meadowvale Corporate Centre Mississauga, Ontario L5N 1P7	H. G. Field 2000 Oxford Tower 10235 - 101st Street Edmonton Centre Edmonton, Alberta T5J 3G1	Property, Accident & Sickness, Automobile, General Liability, Surety.
Chrysler Life Insurance Company of Canada Suite 201, 2000 Argentia Road Plaza One, Meadowvale Corporate Centre Mississauga, Ontario L5N 1P7	H. G. Field 2000 Oxford Tower 10235 - 101st Street Edmonton Centre Edmonton, Alberta T5J 3G1	Life, Accident & Sickness to the extent authorized by its instruments of incorporation.
Chubb Insurance Company of Canada 26 Wellington Street East Toronto, Ontario M5E 1S2	D. Udo Nixdorf 603 - 7th Avenue S.W. Calgary, Alberta T2P 2T5	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety, Marine.
Citadel General Assurance Company (The) 1075 Bay Street Toronto, Ontario M5S 2W5	Harold E. Agla #360, 1550 - 5th Street S.W. Calgary, Alberta T2R 1K3	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, General Liability, Surety, Legal Expense.
Citadel Life Assurance Company (The) 360 Broadway Avenue, 6th Floor Winnipeg, Manitoba R3C 0T7	Martin V. McDill 3600 Scotia Centre 700 - 2nd Street S.W. Calgary, Alberta T2P 2W2	Life, Accident & Sickness.
College Retirement Equities Fund 165 University Avenue Toronto, Ontario M5H 3C2	Harris G. Field 2000 Oxford Tower 10235 - 101st Street Edmonton Centre Edmonton, Alberta T5J 3G1	Life.
Colonia Life Insurance Company Colonia Place 2 St. Clair Avenue East Toronto, Ontario M4T 2V6	Wallace B. MacInnes 3600 Scotia Centre 700 - 2nd Street S.W. Calgary, Alberta T2P 2W2	Life, Accident & Sickness.
Combined Insurance Company of America 980 Yonge Street Toronto, Ontario M4W 2J9	H. L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmontn, Alberta T5J 3N4	Life, Accident & Sickness.
Commerce Group Insurance Company (The) 2450 West Girouard Street P.O. Box 1C00 St. Hyacinthe, Quebec J2S 7C4	W. S. Sowa 803, 3 Sir Winston Churchill Square Edmonton, Alberta T5J 2C9	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, General Liability, Surety.
Commercial Life Assurance Company of Canada 1303 Yonge Street Toronto, Ontario M4T 1X1	George Koyich #400, 10009 - 108th Street 4th Floor, Victoria Place Edmonton, Alberta T5J 3E7	Life, Accident & Sickness.
Commercial Travelers Mutual Insurance Company 150 Eglinton Avenue East Suite 301 Toronto, Ontario M4P 1E8	Harris Gillespie Field 2000 Oxford Tower 10235 - 101st Street Edmonton Centre Edmonton, Alberta T5J 3G1	Accident & Sickness.
Commercial Union Assurance Company of Canada P.O. Box 441 Commercial Union Tower Toronto Dominion Centre Toronto, Ontario M5K 1L9	Lennard P. Campbell 500 Scotia Centre 700 - 2nd Street S.W. Calgary, Alberta T2P 2Y7	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
*Commercial Union Assurance Company Limited P.O. Box 441 Toronto Dominion Centre Toronto, Ontario M5K 1L9	Lennard P. Campbell 500 Scotia Centre 700 - 2nd Street S.W. Calgary, Alberta T2P 2Y7	Property, Life, Accident & Sickness, Aircraft, Marine.
Commonwealth Insurance Company #715, 2 Bentall Centre 555 Burrard Street Vancouver, British Columbia V7X 1J3	E. D. D. Tavender 39th Floor, Bow Valley Square, Tower Tower 2, 205 - 5th Avenue S.W. Calgary, Alberta T2P 2V7	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety, Marine.
Confederation Life Insurance Company 321 Bloor Street East Toronto, Ontario M4W 1H1	James Martin Thompson Suite 903, 1015 - 4th Street S.W. Calgary, Alberta T2P 1R9	Life, Accident & Sickness.

*Effective February 25, 1982 name changed to Commercial Union Assurance Company plc

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Connecticut General Life Insurance Company 372 Bay Street, 10th Floor Toronto, Ontario M5H 2X5	Howard L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Life, Accident & Sickness.
Constellation Assurance Company 26 Wellington Street East Toronto, Ontario M5E 1J6	Wallace B. MacInnes c/o Ballem, McDill & MacInnes 3600 Scotia Centre 700 - 2nd Street S.W. Calgary, Alberta T2P 2W2	Accident & Sickness.
Constitution Insurance Company of Canada 500 University Avenue Toronto, Ontario M5G 1V9	Harvey A. Bodner 2000 Oxford Tower 10235 - 101st Street Edmonton Centre Edmonton, Alberta T5J 3G1	Property, Automobile, Surety, General Liability, Accident & Sickness, Fidelity, Legal Expense.
Continental Assurance Company 360 Broadway Avenue Winnipeg, Manitoba R3C 0T7	Arnold F. Moir McLeod Building, 10134 - 100th Street Edmonton, Alberta T5J 0N8	Life, Accident & Sickness.
Continental Casualty Company 1075 Bay Street Toronto, Ontario M5S 2W5	Harold E. Agla #360, 1550 - 8th Avenue S.W. Calgary, Alberta T2R 1K3	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Fidelity, Hail, General Liability, Surety, Marine.
Continental Insurance Company (The) 18 King Street East Toronto, Ontario M5C 1C4	Steven A. Marley Suite 770, One Thorton Court Edmonton, Alberta T5J 2E9	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Credit, Accident & Sickness, Aircraft, Marine.
Contingency Insurance Company Limited (The) c/o Eric L. Clark & Associates 1080 Beaver Hall Hill, Suite 620 Commerce House Montreal, Quebec H2Z 1S8	J. E. Redmond 10040 - 104th Street Edmonton, Alberta T5J 0Z7	Property, Accident & Sickness, Automobile, Boiler & Machinery, General Liability.
^Cooperants Mutual Life Insurance Company 333 Saint Antoine East Montreal, Quebec H2X 1R9	Ron Poirier Conseil Albertain de la Cooperation 10454 - 82 Avenue Edmonton, Alberta T6E 4Z7	Life, Accident & Sickness.
Co-operative Fire and Casualty Company 1920 College Avenue Regina, Saskatchewan S4P 1C4	Robert Soveran #56, 2580 Southland Drive S.W. Calgary, Alberta T2V 4J8	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Legal Expense, General Liability, Surety.
^^Co-operators Life Insurance Company 1920 College Avenue Regina, Saskatchewan S4P 1C4	Robert Soveran #56, 2581 Southland Drive S.W. Calgary, Alberta T2V 4J8	Life, Accident & Sickness.
Cornhill Insurance Company of Canada 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3	Alan Low Suite 800, 825 - 8th Avenue S.W. Calgary, Alberta T2P 2T3	Property, Accident & Sickness, Automobile, Boiler & Machinery, General Liability, Surety, Marine.
Credit Life Insurance Company (The) P.O. Box 262 Toronto Dominion Centre Toronto, Ontario M5K 1J9	K. F. Y. Baynton 1200 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 1V4	Life, Accident & Sickness.
Crown Life Insurance Company 120 Bloor Street East Toronto, Ontario M4W 1B8	Ross K. Brown 101 Chancery Hall #3 Sir Winston Churchill Square Edmonton, Alberta T5J 2C3	Life, Accident & Sickness.
Cumis General Insurance Company 151 North Service Road P.O. Box 5065 Burlington, Ontario L7R 4C2	Murray Lafleche Suite 3365, 8500 Macleod Trail S.E. Calgary, Alberta T2N 2N1	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Cumis Life Insurance Company 151 North Service Road P.O. Box 5065 Burlington, Ontario L7R 4C2	Murray Lafleche Suite 3365, 8500 Macleod Trail S.E. Calgary, Alberta T2N 2N1	Life, Accident & Sickness to the extent authorized by its instrument of incorporation.
Cuna Mutual Insurance Society P.O. Box 65 Hamilton, Ontario L8N 3B2	Murray Lafleche Suite 3365, 8500 Macleod Trail S.E. Calgary, Alberta T2N 2N1	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the province of Alberta.
Continental Insurance Company 18 King Street East Toronto, Ontario M5C 1C4	Steven A. Marley Suite 770, One Thornton Court Edmonton, Alberta T5J 2E9	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Credit, Accident & Sickness, Aircraft, Marine.

*Effective January 1, 1982 The Artisans Life Insurance Cooperative Society has merged with Cooperants Mutual Life Insurance Company.
^^Effective January 1, 1982 Co-operative Life Insurance Company merged with Co-operators Life Insurance Company.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
D		
Desjardins Mutual Life Assurance Company 200 Avenue des Commandeurs Levis, Quebec G6V 6R2	Louis A. Desrochers 1824 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 2Z2	Life, Accident & Sickness.
Dominion of Canada General Insurance Company (The) 165 University Avenue Toronto, Ontario M5H 3B9	Barry M. Provost Suite 1700, 540 - 5th Avenue S.W. Calgary, Alberta T2P 0M2	Life, excluding participating, Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Dominion Insurance Corporation (The) 18 King Street East Toronto, Ontario M5C 1C4	Steven A. Marley Suite 770, One Thornton Court Edmonton, Alberta T5J 2E9	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
Dominion Life Assurance Company (The) 111 Westmount Road South Waterloo, Ontario N2J 4C6	K. H. Slobod 303 - Centre 104 5240 Calgary Trail Edmonton, Alberta T6H 5G8	Life, Accident & Sickness.
E		
Eagle Star Insurance Company Limited Suite 201, 180 Bloor Street West Toronto, Ontario M5S 2V6	F. L. G. Bermingham 1539 Windsor Street N.W. Calgary, Alberta T2M 3Y5	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Eaton Bay Insurance Company 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3	E. A. Christenson c/o Thorne Riddell & Company 1200 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 2Z2	Property, Automobile, Fidelity, Surety, General Liability, Accident & Sickness.
Eaton Bay Life Assurance Company 595 Bay Street Toronto, Ontario M5G 2C6	Eugene O. Parent 10230 Jasper Avenue Edmonton, Alberta T5J 1Y4	Life, Accident & Sickness.
*Ecclesiastical Insurance Office Limited Box 2401, Suite 1707 2300 Yonge Street Toronto, Ontario M4P 1E4	M. G. Atkinson c/o Messrs. Atkinson, McMahon 750 I.B.M. Building 606 - 4th Street S.W. Calgary, Alberta T2P 1T1	Property, Automobile, General Liability.
Economical Mutual Insurance Company 10 Duke Street West Kitchener, Ontario N2H 3W2	Bruce A. Brodie 480, One Thornton Court Edmonton, Alberta T5J 1R1	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Elite Insurance Company Crown Life Place Suite 400, 1500 West Georgia Street Vancouver, British Columbia V6G 2Z6	Thomas Jackson c/o Bishop & McKenzie 2200 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 1V3	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety, Marine.
Emmco Insurance Company 45 Sheppard Avenue East Willowdale, Ontario M2N 5W9	Arnold T. Mohr 802 McLeod Building 10134 - 100th Street Edmonton, Alberta T5J 0N8	Property, Accident & Sickness, Automobile, Legal Expense, General Liability.
Employers Insurance of Wausau A Mutual Company 55 University Avenue, Suite 400 P.O. Box 25 Toronto, Ontario M5J 2H7	Donald I. Macleod c/o Mason & Company 1110, 205 - 5th Avenue S.W. Calgary, Alberta	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety, Marine.
Employers Reinsurance Corporation 199 Bay Street, 6th Floor Toronto, Ontario M5J 1L4	Durwood Ashcroft c/o Touche Ross & Co. 2000 Century Place 9803 - 102A Avenue Edmonton, Alberta T5J 3A3	General Liability.
English & American Insurance Company Limited 48 Yonge Street, Suite 1200 Toronto, Ontario M5E 1G6	Howard L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Property, Aircraft, General Liability, Marine.
Ennia Insurance Company (U.K.) Limited 250 Ferrand Drive, 7th Floor Don Mills, Ontario M3C 3G8	W. J. Love Suite 801, Western Centre 825 - 8th Avenue S.W. Calgary, Alberta T2P 2T3	Property, Aircraft, Liability.

*Effective May 26, 1982 Ecclesiastical Insurance Office Limited name changed to Ecclesiastical Insurance Office Public Limited Company.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Equitable General Insurance Company (The) 200 St. Jacques Street West Montreal, Quebec H2Y 1M2	Maclean E. Jones c/o Jones, Black & Company 3200 Scotia Centre 444 - 4th Avenue S.W. Calgary, Alberta T2P 0X9	Property, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Equitable Life Assurance Society of the United States (The) 1200 McGill College Avenue Suite 530, P.O. Box 32 Montreal, Quebec H3B 4G7	H. D. Wyman c/o Jones, Black & Company 444 - 7th Avenue, #300 Calgary, Alberta T2P 0X9	Life, Accident & Sickness.
Equitable Life Insurance Company of Canada (The) One Westmount Road North Waterloo, Ontario N2J 4C7	Timothy P. Sherstan c/o Equitable Life of Canada 610 Canada Permanent Trust Bldg. 10036 Jasper Avenue Edmonton, Alberta T5J 2W2	Life, Accident & Sickness.
Excelsior Life Insurance Company 20 Toronto Street Toronto, Ontario M5C 2C4	Kenneth Lang 840, 10025 Jasper Avenue Edmonton, Alberta T5J 1S6	Life, Accident & Sickness.
F		
Family Life Assurance Company P.O. Box 210, Main Depot Calgary, Alberta T2P 2H6	John H. Walsh P.O. Box 210, Main Depot 300 - 5th Avenue S.W. Calgary, Alberta T2P 2H6	Life.
Federal Insurance Company 26 Wellington Street East Toronto, Ontario M5E 1S2	D. U. Nixdorf 603 - 7th Avenue S.W. Suite 708 Calgary, Alberta T2P 2T5	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety, Marine.
Federated Life Insurance Company P.O. Box 5800 Winnipeg, Manitoba R3C 3C9	E. D. D. Tavender Box 9300, 39th Floor, Bow Valley Square 2 205 - 5th Avenue S.W. Calgary, Alberta T2P 2W5	Life, Accident & Sickness.
Federated Mutual Insurance Company P.O. Box 5800 Winnipeg, Manitoba R3C 3C9	E. D. D. Tavender Box 9300, 39th Floor Bow Valley Square 2 205 - 5th Avenue S.W. Calgary, Alberta T2P 2W5	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Federation Insurance Company of Canada 275 St. James Street West Montreal, Quebec	R. C. Clay c/o Clay-Robinson Ltd. 41st Floor, Western Centre 825 - 8th Avenue S.W. Calgary, Alberta T2P 2T4	Property, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety, Marine.
Fidelity Insurance Company of Canada 15th Floor, Prudential Building 4 King Street West Toronto, Ontario M5H 3P4	Grant E. Duncan 2100 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 2Z2	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Fidelity Life Assurance Company #1600, 1130 West Pender Street Vancouver, British Columbia V6E 2S2	John Crane #233, 10601 Southport Road S.W. Calgary, Alberta T2W 3M6	Life, Accident & Sickness.
Financial Life Assurance Company of Canada #1900, 10123 - 99th Street Edmonton, Alberta T5J 3H1	Robert D. McDonald Suite 1900, 10123 - 99th Street Edmonton, Alberta T5J 3H1	Life, Accident & Sickness.
Fire Insurance Company of Canada (The) 2475 Boulevard Laurier Sillery, Quebec G1T 1C4	Alec T. Murray 27th Floor, Alberta Telephone Tower Edmonton, Alberta T5J 2V3	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Fireman's Fund American Life Insurance Company 350 Bloor Street East Box 4060, Station "A" Toronto, Ontario M5W 1L9	Douglas A. Grist 10235 - 101st Street, Oxford Tower Edmonton Centre	Life, Accident & Sickness.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Fireman's Fund Insurance Company 350 Bloor Street East P.O. Box 4060, Station "A" Toronto, Ontario M5W 1L9	Douglas A. Grist 10235 - 101st Street, Oxford Tower Edmonton Centre Edmonton, Alberta T5J 3G1	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, Hail, General Liability, Surety, Marine.
Fireman's Fund Insurance Company of Canada 350 Bloor Street East P.O. Box 4060, Station "A" Toronto, Ontario M5W 1L9	Douglas A. Grist 10235 - 101st Street, Oxford Tower Edmonton Centre Edmonton, Alberta T5J 3G1	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, General Liability, Surety.
First National Insurance Company of America P.O. Box 3000, Station "A" Mississauga, Ontario L5A 3P6	Micheal J. Valiquette 2912 Memorial Drive S.E., Suite 210 Calgary, Alberta T2A 6R1	Property, Automobile, Fidelity, Surety, General Liability.
Ford Life Insurance Company The Canadian Road Oakville, Ontario L6J 5C7	H. G. Field/A. P. Blakey 2000 Oxford Tower 10235 - 101st Street Edmonton, Alberta T5J 3G1	Life, Accident & Sickness.
Foremost Insurance Company, Grand Rapids, Michigan 10th Floor, 372 Bay Street Toronto, Ontario M5H 2X5	K. F. Y. Baynton 1200 Royal Trust Tower Edmonton, Alberta T5J 1V4	Fire, Aircraft, Automobile, Credit, Explosion, Inland Transportation, Personal Accident, Personal Property, Plate Glass, Public Liability, Real Property, Theft, and in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Foresters Indemnity Company 789 Don Mills Road Don Mills, Ontario M3C 1T9	Charles Floyd 7258 - 101st Avenue Edmonton, Alberta T6A 0J1	Property, General Liability, Accident & Sickness.
Franklin Life Insurance Company (The) Suite 2400, 130 Adelaide Street West Toronto, Ontario M5H 3C2	George C. Stewart Richmond Plaza 222 3715 - 51st Street S.W. Calgary, Alberta T3E 6V2	Life, Accident & Sickness.
G		
Gan Incendie-Accidents, Compagnie Francaise D'Assurance et De Reassurance Incendie, Accidents et Risques Divers c/o Eric L. Clark - Chief Agent for Canada 1080 Beaver Hall Hill, Suite 620 Montreal, Quebec H2Z 1S8	J. E. Redmond Milner & Steer 9th Floor Milner Building 10040 - 104th Street Edmonton, Alberta T5J 1Z7	Property, Automobile, General Liability, Boiler & Machinery.
General Accident Assurance Company of Canada (The) The Exchange Tower, Suite 2600 2 First Canadian Place, P.O. Box 410 Toronto, Ontario M5Y 1J1	Murray Gordon Powell 9th Floor, 444 - 5th Avenue S.W. Calgary, Alberta T2P 2T8	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
General American Life Insurance Company c/o Cox, Armstrong & Smith #501 Premier Trust Building #19 Richmond Street West Toronto, Ontario M5H 1Y9	G. Douglas Farr #2100 Principal Plaza 10303 Jasper Avenue Edmonton, Alberta T5J 1Y5	Life, Accident & Sickness.
General Insurance Company of America P.O. Box 3000, Station "A" Mississaugua, Ontario L5A 3P6	Micheal J. Valiquette 2912 Memorial Drive S.E., Suite 210 Calgary, Alberta T2A 6R1	Property, Automobile, Fidelity, Surety, General Liability.
Glacier National Life Assurance Company 750 West Pender Street, Suite 1201 Vancouver, British Columbia V6C 1G8	Howard L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Life, Accident & Sickness.
Globe Life Insurance Company Two Robert Speck Parkway, Suite 1140 Mississauga, Ontario L4Z 1H8	James D. Cregan c/o Milner & Steer 10040 - 104th Street Edmonton, Alberta T5J 0Z2	Life, Accident & Sickness.
Gold Circle Insurance Company 55 Yonge Street, 12th Floor Toronto, Ontario M5E 1J6	John D. Hunter #307, 8540 - 109th Street Edmonton, Alberta T6G 1E6	Property, Accident & Sickness, Automobile, General Liability.

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Gore Mutual Insurance Company 252 Dundas Street Cambridge, Ontario N1R 5T3	Emile J. Foret #701 Victoria Place 10009 - 108th Street Edmonton, Alberta T5J 3C5	Fire, Aircraft, Automobile, Boiler & Machinery, Credit, Explosion, Forgery, Guarantee, Inland Transportation, Livestock, Personal Property, Plate Glass, Real Property, Theft, Windstorm and in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire of the company.
Grain Insurance and Guarantee Company 906 Grain Exchange Building 167 Lombard Avenue Winnipeg, Manitoba R3B 0V9	J. R. Wilson 3521 - 54 Avenue Crescent Red Deer, Alberta T4N 4L7	Property, Fidelity, General Liability, Surety.
Great American Insurance Company P.O. Box 1237, 305 - 4th Avenue North Saskatoon, Saskatchewan S7K 3N7	E. D. D. Tavender 39th Floor, Bow Valley Square 2 Box 9300, 205 - 5th Avenue S.W. Calgary, Alberta T2P 2W5	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Great Eastern Insurance Company 401 Bay Street Toronto, Ontario M5H 2Y7	K. D. Harrison The Hartford Insurance Group Alberta Stock Yards Bldg. 101 Calgary, Alberta T2G 4N8	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Fidelity, Hail, General Liability, Surety, Marine.
Great-West Life Assurance Company (The) 60 Osborne Street North Winnipeg, Manitoba R3C 3A5	Roy Edward Williams 902 Principal Plaza 10303 Jasper Avenue Edmonton, Alberta T5J 3N6	Life, Accident & Sickness.
Guardian Insurance Company of Canada 181 University Avenue Toronto, Ontario M5H 3M7	James Sinclair #1400, 255 - 5th Avenue S.W. Calgary, Alberta T2P 3G9	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Credit, Fidelity, General Liability, Surety, Marine, Legal Expense.
Guarantee Company of North America (The) Place du Canada, 15th Floor Montreal, Quebec H3B 2R4	J. A. W. Blake c/o Reed Shaw Stenhouse 2700 One Palliser Square Calgary, Alberta	Fidelity, Surety.
H		
Halifax Insurance Company (The) 5670 Spring Garden Road Halifax, Nova Scotia B3J 1H6	I. R. MacKay Victoria Place, Suite 400 10009 - 108th Street Edmonton, Alberta T5J 3C5	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Fidelity, Hail, General Liability, Surety, Marine.
Hanover Insurance Company (The) Suite 1100, 1 St. Clair Avenue West Toronto, Ontario M4V 2Z1	R. R. McKee 9930 - 106th Street Edmonton, Alberta T5K 1C7	Property, Hail, General Liability, Accident & Sickness.
Hartford Fire Insurance Company 401 Bay Street, 9th Floor Toronto, Ontario M5H 2Y7	K. D. Harrison The Hartford Insurance Group Alberta Stock Yards Bldg. 101 Calgary, Alberta T2G 4N8	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Fidelity, Hail, General Liability, Surety, Marine.
Herald Insurance Company 250 Ferrand Drive, 7th Floor Don Mills, Ontario M3C 3G8	William J. Love c/o Crum & Forsters of Canada Ltd. Suite 801 Western Centre 825 - 8th Avenue S.W. Calgary, Alberta T2P 2T3	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Fidelity, General Liability, Surety.
Highlands Insurance Company Box 30 Toronto Dominion Centre Toronto, Ontario M5K 1C1	James D. Cregan Milner & Steer 10040 - 104th Street Edmonton, Alberta T5J 0Z2	Property, Hail, Automobile, Fidelity, Surety, Aircraft, General Liability.
Home Insurance Company (The) 90 Eglinton Avenue East Toronto, Ontario M4P 2Y5	Keith A. Bray #201, 112 - 28th Street S.E. Calgary, Alberta T2A 6J9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
I		
Ideal Mutual Insurance Company Suite 1413, 44 Victoria Street Toronto, Ontario M5C 1Y2	K. F. Y. Baynton 1200 Royal Trust Tower, Edmonton Centre Edmonton, Alberta T5J 1V4	Automobile, Marine, General Liability.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Imperial Life Assurance Company of Canada (The) Imperial Life Building 95 St. Clair Avenue West Toronto, Ontario M4V 1N7	C. Blaine Schultz 1302 Oxford Tower, Edmonton Centre Edmonton, Alberta T5J 3G1	Life, Accident & Sickness.
INA Insurance Company of Canada 161 Eglinton Avenue East Toronto, Ontario M4P 1J5	Willis E. O'Leary c/o Lutz & Company Suite 200, 639 - 5th Avenue S.W. Calgary, Alberta T2P 0M9	Property, Accident & Sickness, Fidelity, Aircraft, Boiler & Machinery, Hail, General Liability, Surety, Marine, Automobile.
INA Life Insurance Company of Canada Suite 709, 141 Adelaide Street West Toronto, Ontario M5H 3L5	Willis E. O'Leary Suite 200, 639 - 5th Avenue S.W. Calgary, Alberta T2P 0M9	Life, Accident & Sickness.
Insurance Company of North America 161 Eglinton Avenue East Toronto, Ontario M4P 1J5	W. E. O'Leary 639 - 5th Avenue S.W. Calgary, Alberta T2P 0M9	Property, Hail, Automobile, Fidelity, Surety, Boiler & Machinery, Accident & Sickness, Aircraft, General Liability, Marine.
Insurance Corporation of Ireland Limited (The) P.O. Box 63, Royal Bank Plaza Toronto, Ontario M5J 2J2	Kenneth a. McKenzie 2200 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 1V3	Property, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety, Marine.
J		
John Alden Life Insurance Company P.O. Box 2266 Winnipeg, Manitoba R3C 4A6	H. G. Field 2000 Oxford Tower, Edmonton Centre 10235 - 101st Street Edmonton, Alberta T5J 3G1	Life, Accident & Sickness.
John Deere Insurance Company of Canada South Service Road at Hunter P.O. Box 1000 Grimsby, Ontario L3M 4H5	Brock Henderson 18th Floor, Sun Life Place 10123 - 99th Street Edmonton, Alberta T5J 3H1	Property, Accident & Sickness, Automobile, Credit, Fidelity, General Liability, Surety.
John Hancock Mutual Life Insurance Company 10th Floor, 372 Bay Street Toronto, Ontario M5H 2X5	Howard L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Life, Accident & Sickness.
Jevco Insurance Company 2021 Union Avenue, Room 1150 Montreal, Quebec H3A 2S9	Harry S. Campbell 32nd Floor, 425 - 1st Street S.W. Calgary, Alberta T2P 3L8	Property, Automobile, General Liability, Surety.
K		
Kansa General Insurance Company 2021 Union Street, Room 1150 Montreal, Quebec H3A 2S9	Harry S. Campbell 32nd Floor, 425 - 1st Street S.W. Calgary, Alberta T2P 2H9	Property, Automobile, General Liability, Surety.
L		
Laurentian Shield Insurance Company (The) #507 Place d'Armes, Bureau #500 Montreal, Quebec H2Y 2W8	H. L. Irving c/o Parlee, Irving & Associates #27th Floor, Alberta Telephone Tower Edmonton, Alberta T5J 2Y3	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Laurier Life Insurance Company 295 The West Mall Etobicoke, Ontario M9C 4Z9	Howard L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Life, Accident & Sickness.
Lawyers Title Insurance Corporation Suite 419, 45 Sheppard Avenue East Willowdale, Ontario M2N 5W9	Wallace L. Benkendorf c/o Corbett, Benkendorf, Hodgson & Lachambre 2310 Principal Plaza 10303 Jasper Avenue Edmonton, Alberta T5J 3N6	Title.
Le Assicurazioni D'Italia c/o HML Property Underwriters Ltd. #502, 850 West Hastings Street Vancouver, British Columbia	Garth Fryett c/o Brownlee Fryett & Co. #803 Chancery Hall 3 Sir Winston Churchill Square Edmonton, Alberta T5J 2C9	Property, General Liability, Marine.

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
*Le Group Desjardins, Assurance Generales 100 East Trans-Canada Highway Levis, Quebec G6V 6P9	Louis A. DesRochers 1824 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 2Z2	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Liberty Mutual Fire Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2	Brian Kearney 602 - 12th Avenue S.W. Calgary, Alberta T2R 0H5	Property, Automobile, Fidelity, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Liberty Mutual Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2	Brian Kearney 602 - 12th Avenue S.W. Calgary, Alberta T2R 0H5	Property, Automobile, Fidelity, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Life Insurance Company of North America 141 Adelaide Street West, Suite 709 Toronto, Ontario M5H 3L5	W. E. O'Leary 639 - 5th Avenue S.W. Calgary, Alberta T2P 0M9	Life, Accident & Sickness.
Life Investors Insurance Company of America 1040 South Service Road East 2nd Floor Oakville, Ontario L6J 2X7	Thomas S. Hillman Suite 2000, 10235 - 101st Street Edmonton, Alberta T5J 3G1	Life, Accident & Sickness limited to the writing of insurance on the lives of members of Credit Unions.
London Assurance (The) 48 Yonge STreet, 9th Floor Toronto, Ontario M5E 1G8	J. W. M. Gibson Suite 630, Bow Valley Square 3 Box 9058 Calgary, Alberta T2P 2W4	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
London-Canada Insurance Company 401 Bay Street, 9th Floor Toronto, Ontario M5H 2Y7	K. D. Harrison The Hartford Insurance Group Alberta Stock Yards Bldg. 101 Calgary, Alberta T2G 4H8	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, Hail, General Liability, Surety, Aircraft, Marine.
London Life Insurance Company 255 Dufferin Avenue London, Ontario N6A 4K1	K. B. Grieder Suite 405, 11012 Macleod Trail S.E. Calgary, Alberta T2J 6A5	Life, Accident & Sickness.
London and Midland General Insurance Company 201 Queens Avenue London, Ontario N6A 1J1	David J. Stratton 1501 Toronto Dominion Tower Edmonton Centre Edmonton, Alberta T5J 2Z1	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety, Legal Expense.
Lumbermens Mutual Casualty Company 88 University Avenue, 4th Floor Toronto, Ontario M5J 1T6	K. L. Svidal 10619 - 124th Street Edmonton, Alberta T5N 1S5	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Lumbermen's Underwriting Alliance #603, 185 Dorval Avenue Dorval, Quebec H9S 3H3	Superintendent of Insurance 9th Floor, Capitol Square 10065 Jasper Avenue Edmonton, Alberta T5J 3B1	Property.
M		
Maccabees Mutual Life Insurance Company c/o McPhee & Burnett 100 Ouellette Avenue Windsor, Ontario N9A 6T3	James S. Palmer 800 Royal Bank Building 335 - 8th Avenue S.W. Calgary, Alberta T2P 1C9	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Manufacturers Life Insurance Company (The) 200 Bloor Street East Toronto, Ontario M4W 1E5	Rae Edward Newman Suite 216, 10709 Jasper Avenue Edmonton, Alberta T5J 3N3	Life, Accident & Sickness.
Marine Indeminty Insurance Company of America Suite 1200, 48 Yonge Street Toronto, Ontario M5E 1G6	Howard L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Property, Marine.
Maritime Life Assurance Company (The) P.O. Box 1030 Halifax, Nova Scotia B3J 2X5	R. A. MacKimmie c/o MacKimmie and Matthews P.O. Box 2010, 401 - 9th Avenue S.W. Calgary, Alberta T2P 2M2	Life, Accident & Sickness.
Markel Insurance Company of Canada #516, 500 University Avenue Toronto, Ontario M5G 1W1	Gary O. Tomkin Suite 746, 205 - 5th Avenue S.W. Calgary, Alberta T2P 2V7	Property, Hail, Automobile, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.

*Effective January 1, 1982 General Security Company of Canada merged with La Soc-ete D'Assurance des Caisses Populaires, the continuing company being Le Group Desjardins Assurances Generales.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Maryland Casualty Company 2, Complexe Desjardins, Suite 3100 Montreal, Quebec H5B 1G4	John A. Weir 700 Chancery Hall #3 Sir Winston Churchill Square Edmonton, Alberta T5J 2C6	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Massachusetts General Life Insurance Company 372 Bay Street, Suite 700 Toronto, Ontario M5H 2X3	Sydney A. Bercov 1700, Oxford Tower, Edmonton Centre 10235 - 101st Street Edmonton, Alberta T5J 3G1	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Massachusetts Indemnity and Life Insurance Company c/o Pennsylvanicia Life Insurance Company 2345 Stanfield Road Mississauga, Ontario L4Y 3Y3	E. B. D. Tavender 39th Floor, Bow Valley Square 2 Box 9300, 205 - 5th Avenue S.W. Calgary, Alberta T2P 2W5	Accident & Sickness.
Massachusetts Mutual Life Insurance Company 372 Bay Street, 10th Floor Toronto, Ontario M5H 2X5	Micheal C. Rodney 27th Floor, Alberta Telephone Tower 10020 - 100th Street Edmonton, Alberta T5J 2V3	Life, Accident & Sickness.
Mercantile and General Reinsurance Company of Canada (The) Suite 1104, 141 Adelaide Street West Toronto, Ontario M5H 3N2	Percy Leroy Herring c/o Milner & Steer 901 Milner Building 10040 - 104th Street Edmonton, Alberta T5J 0Z2	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Fidelity, Hail, Legal Expense, General Liability, Surety, Credit, Marine limited to the business of reinsurance.
Metropolitan Life Insurance Company 99 Bank Street Ottawa, Ontario K1P 5A3	William R. Lawton 999 - 8th Street S.W., Suite 425 Calgary, Alberta T2R 1J5	Life, Accident & Sickness, Aircraft limited to the business of reinsurance only.
Midland Insurance Company P.O. Box 262 Toronto Dominion Centre Toronto, Ontario M5K 1J9	K. F. Y. Baynton 1200 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 1V4	Fire, Accident, Automobile, Inland Transportation, and in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ministers Life - A Mutual Life Insurance Company 10th Floor, 372 Bay Street Toronto, Ontario M5H 2X5	Henry D. Anderson 3004 Lindsay Drive S.W. Calgary, Alberta T3E 6A8	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Minnesota Mutual Life Insurance Company (The) 372 Bay Street, 10th Floor Toronto, Ontario M5H 2X5	Arnold A. Moir 802 McLeod Building 10134 - 100th Street Edmonton, Alberta T5J 0N8	Life.
Missisquoi & Rouville Insurance Company (The) P.O. Box 70 Frelighsburg, Quebec	Bruce A. Brodie #480, One Thornton Court Edmonton, Alberta T5J 2E7	Accident & Sickness, Automobile.
Monarch Life Assurance Company (The) 333 Broadway Avenue Winnipeg, Manitoba R3C 0S9	Walter E. Southorn 1550 Webber Centre 5555 Calgary Trail Edmonton, Alberta T6H 4J9	Life, Accident & Sickness.
Montreal Life Insurance Company 630 Sherbrooke Street West Montreal, Quebec	P. L. Herring c/o Milner & Steer 9th Floor, Milner Building 10040 - 104th Street Edmonton, Alberta T5J 0Z7	Life.
Mony Life Insurance Company of Canada 1500 Mony Life Tower 797 Don Mills Road Don Mills, Ontario M3C 1V1	Thomas Atherton Suite 616, Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 3A5	Life, Accident & Sickness.
*Mortgage Insurance Company of Canada (The) P.O. Box 14, 401 Bay Street, Suite 1200 Toronto, Ontario M5H 2Y4	D. D. Duncan c/o Duncan, Misker, Bowes 10048 - 101A Avenue Edmonton, Alberta T5J 0C8	Surety, Mortgage.
Motors Insurance Corporation 11258 Leslie Street Don Mills, Ontario M3C 2K4	Gordon W. Munn 17010 - 103rd Avenue Edmonton, Alberta T5S 1K7	Automobile excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof, Inland Transportation, General Liability, Surety. Effective July 20, 1982 the classes of insurance have been amended to Property, Automobile, General Liability, Surety.

*Effective January 1, 1982 Insmor Mortgage Insurance Company merged with the Mortgage Insurance Company of Canada.

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Mutual Life Assurance Company of Canada (The) 227 King Street South Waterloo, Ontario N2J 4C5	John Anderson 11765 Jasper Avenue Edmonton, Alberta T5K 0N6	Life, Accident & Sickness.
Mutual Life Insurance Company of New York (The) 797 Don Mills Road Don Mills, Ontario M3C 1V2	Thomas Atherton 1101 Baker Centre 10025 - 106th Street Edmonton, Alberta T5J 1G4	Life, Accident & Sickness.
Mutual of Omaha Insurance Company 500 University Avenue Toronto, Ontario M5G 1V8	Thomas S. Bateman 1121 Centre Street North, Suite 210 Calgary, Alberta T2E 7K6	Life, Accident & Sickness.
N		
National Employers' Mutual General Insurance Association Limited Room 225, 300 St. Sacrament Street Montreal, Quebec H2Y 1X6	Roy G. Walker #625, 610 - 8th Avenue S.W. Calgary, Alberta T2P 2C9	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
National Fidelity Life Insurance Company 199 Bay Street, 6th Floor Toronto, Ontario M5J 1L4	Durwood Ashcroft c/o Touche Ross & Company 2000 Century Place 9803 - 102A Avenue Edmonton, Alberta T5J 3A3	Life, Accident & Sickness.
National Life Assurance Company of Canada 522 University Avenue Toronto, Ontario M5G 1Y7	W. J. Henning, Cavanagh, Henning et al 900 Bank of Montreal Building 10089 Jasper Avenue Edmonton, Alberta T5J 1V5	Life, Accident & Sickness.
New Hampshire Insurance Company 55 University Avenue, Suite 1000 Toronto, Ontario M5J 1H7	Roy V. Deyell 6th Floor, 407 - 8th Avenue S.W. Calgary, Alberta T2P 1E6	Property, Accident & Sickness, Automobile, General Liability.
New Rotterdam Insurance Company 505 York Blvd., P.O. Box 2018 Hamilton, Ontario L8N 3S3	James E. Redmond c/o Milner & Steer 10040 - 104th Street Edmonton, Alberta T5J 0Z7	Property, Automobile, General Liability, Surety. Effective April 6, 1982 the class of hail insurance has been added.
New York Life Insurance Company 443 University Avenue Toronto, Ontario M5G 1T8	Francis J. Knievel 1300 Royal Bank Building 10117 Jasper Avenue Edmonton, Alberta T5J 1X7	Life, Accident & Sickness.
New Zealand Insurance Company Limited (The) #40 University Avenue, Suite 214 Toronto, Ontario M5J 1T1	Daniel C. P. Stachnik c/o Cormie Kennedy 1600 Cambridge Building 10024 Jasper Avenue Edmonton, Alberta T5J 1S3	Property, Boiler excluding Machinery, Marine, Guarantee.
Niagra Fire Insurance Company 18 King Street East Toronto, Ontario M5C 1C4	Steven A. Marley Suite 770, One Thornton Court Edmonton, Alberta T5J 2E9	Property, Hail, Automobile, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine, Fidelity.
Non-Marine Underwriters, Members of Lloyd's, London, England (The) 635 Dorchester Blvd. West Montreal, Quebec H3B 1S3	William John Astle c/o Deloitte, Haskins & Sells 1900 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 0W7	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Fidelity, Legal Expense, General Liability.
Norman Insurance Company Limited 2475 Laurier Boulevard Sillery, Quebec G1V 4E4	Ray Williams Pacific Surety Agencies (Alberta) Ltd. 502 Princeton Place 10339 - 124th Street Edmonton, Alberta T5N 3W1	Property, Automobile, Surety, General Liability, Aircraft, Marine, Legal Expense.
North American Company for Property and Casualty Insurance 2 St. Clair Avenue West Toronto, Ontario M4V 1L5	W. E. Mix 10410 - 81st Avenue Edmonton, Alberta T6E 1X5	Property, Accident & Sickness, Automobile, Hail.
North American Life Assurance Company 105 Adelaide Street West Toronto, Ontario M5H 1R1	R. W. Main 500 Mount Royal Place 1414 Eighth Street S.W. Calgary, Alberta T2R 1J6	Life, Accident & Sickness.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
North American Life And Casualty Company 1500 North American Tower 797 Don Mills Road Don Mills, Ontario M3C 1V2	Thomas Atherton Suite 616, Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 3A5	Life, Accident & Sickness.
North West Life Assurance Company of Canada (The) 12th Floor, 595 Howe Street Vancouver, British Columbia V6C 2T5	Dennis H. Crawford 831 - 6th Avenue S.W. Calgary, Alberta T2P 0V3	Life, Accident & Sickness.
Northern Life Assurance Company of Canada (The) P.O. Box 2457 London, Ontario N6A 4G3	William B. McAthey Suite 1324, 10025 Jasper Avenue Edmonton, Alberta T5J 1S6	Life, Accident & Sickness.
Northumberland General Insurance Company P.O. Box 247 Toronto Dominion Centre Toronto, Ontario M5K 1J5	Gerald A. Lucas c/o Lucas, Edwards & Bishop 1501 Toronto Dominion Tower 10205 - 101st Street Edmonton, Alberta T5J 2Z1	Property, Automobile , Boiler & Machinery, General Liability.
Norwich Union Fire Insurance Society Limited 60 Yonge Street Toronto, Ontario M5E 1H5	Donald I. MacLeod c/o Mason & Co. 1110 Bow Valley Square 2 205 - 5th Avenue S.W. Calgary, Alberta T2P 2V7	Inland Transportation, Marine.
Norwich Union Life Insurance Society (The) 60 Yonge Street Toronto, Ontario M5E 1H5	Sydney A. Bercov c/o Emery Jamison 1700 Oxford Tower, Edmonton Centre 10235 - 101st Street Edmonton, Alberta T5J 3G1	Life.
O		
Occidental Life Insurance Company of Canada 2180 Yonge Street Toronto, Ontario M4P 2G4	George C. Stewart 222 Richmond Plaza 3715 - 51st Street S.W. Calgary, Alberta T3E 6V2	Life.
Old Republic Insurance Company 505 York Boulevard, Box 557 Hamilton, Ontario L8N 3K9	George S. Stewart 222 Richmond Plaza 3715 - 51st Street S.W. Calgary, Alberta T3E 6V2	Property, Accident & Sickness, Automobile, General Liability.
Old Republic Life Insurance Company 505 York Boulevard, Box 557 Hamilton, Ontario L8N 3K9	George C. Stewart Skene, Gorman, Stewart & Stewart #213, 1610 - 37th Street S.W. Calgary, Alberta T3C 3P1	Life, Accident & Sickness.
Omaha Indemnity Company 500 University Avenue, 4th Floor Toronto, Ontario M5G 1V9	Harvey A. Bodner c/o Field Owen 2000 Oxford Tower, Edmonton Centre 10235 - 101st Street Edmonton, Alberta T5J 3G1	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Orion Insurance Company Limited (The) Suite 1100, 1 St. Clair Avenue West Toronto, Ontario M4V 2Z1	R. R. McKee 9930 - 106th Street Edmonton, Alberta T5K 1C7	Fire, Accident, Aircraft, Automobile, Boiler excluding Machinery, Inland Transportation, Personal Property, Real Property, Plate Glass, Sickness, Theft, Supplemental Contracts.
P		
Pacific Employers Insurance Company 161 Eglinton Avenue Toronto, Ontario M4P 1J5	W. E. O'Leary 639 - 5th Avenue S.W. Calgary, Alberta T2P 0M9	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Fidelity, Hail, General Liability, Surety, Marine.
Paragon Insurance Company of Canada Suite 1000, 650 West Georgia Street Vancouver, British Columbia V6B 4N9	James E. Redmond c/o Milner & Steer 10040 - 104th Street Edmonton, Alberta T5J 0Z7	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Credit, Hail, Fidelity, General Liability, Surety.
Paul Revere Life Insurance Company 440 Elizabeth Street, P.O. Box 5044 Burlington, Ontario L7R 4C1	Gerald A. Riskin 1700 Oxford Tower, Edmonton Centre 10235 - 101st Street Edmonton, Alberta T5J 3G1	Life, Accident & Sickness.
Penn Mutual Life Insurance Company (The) c/o McLean, Lyons & Karr 372 Bay Street Toronto, Ontario M5H 2X5	Robert A. Lundrigan c/o Milner & Steer 10040 - 104th Street Edmonton, Alberta T5J 0Z7	Life.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Pennsylvania Life Insurance Company Queensway Centre 2345 Stanfield Road Mississauga, Ontario L4Y 3Y3	E. D. D. Tavender 39th Floor, Bow Valley Square 2 Box 9300, 205 - 5th Avenue S.W. Calgary, Alberta T2P 2V5	Life, Accident & Sickness.
Personal Insurance Company of Canada (The) 703 Evans Avenue The Personal Tower Etobicoke, Ontario M9C 5A7	P. L. Herring c/o Milner & Steer 10040 - 104th Street Edmonton, Alberta T5J 0Z7	Property, Automobile, Fidelity, Surety, Boiler & Machinery, Accident & Sickness, General Liability, Aircraft.
Perth Insurance Company 210 Water Street Stratford, Ontario N5A 6V3	Robert Cooper 1212 - 1st Street S.E., Victoria Square Calgary, Alberta T2G 2H8	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety.
Philadelphia Manufacturers Mutual Insurance Company #406, 141 Adelaide Street West Toronto, Ontario M5H 1L5	Wallace A. Spence c/o Burns Food Ltd. 125 - 9th Avenue S.E., Suite 2680 Calgary, Alberta T2P 2M7	Property, Boiler & Machinery. Effective January 22, 1982 the classes of Aircraft, Automobile, Fidelity, Liability, Surety Insurance have been added.
Phoenix Assurance Company Limited Phoenix House, 439 University Avenue Box 219A Toronto, Ontario M5W 1B6	Harris Gillespie Field 2000 Oxford Tower, Edmonton Centre 10235 - 101st Street Edmonton, Alberta T5J 3G1	Fire, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Earthquake, Explosion, Forgery, Guarantee, Inland Transportation, Limited Hail, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm and in addition thereto Falling Aircraft, Impact by Vehicles, Water Damage, Weather limited to the insurance of the same property as is insured against risk of fire under a policy of the company.
Phoenix Assurance Company of Canada Phoenix House, 439 University Avenue Box 219A Toronto, Ontario M5W 1B6	Harris Gillespie Field 2000 Oxford Tower, Edmonton Centre 10235 - 101st Street Edmonton, Alberta T5J 3G1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Phoenix Insurance Company (The) 400 University Avenue, The Travellers Tower Toronto, Ontario M5G 1S7	T. R. Booth 110 Centre Street, 2nd Floor Calgary, Alberta T2P 0T5	Fire, Aircraft excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof, Automobile, Boiler & Machinery, Earthquake, Explosion, Forgery, Guarantee, Inland Transportation, Property, Plate Glass, Theft and in addition thereto; Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Phoenix Mutual Life Insurance Company c/o Cassels Brock 130 Adelaide Street West, Suite 2400 Toronto, Ontario M5H 3C2	George C. Stewart 222 Richmond Plaza 3715 - 51st Street S.W. Calgary, Alberta T3E 6V2	Life, Accident & Sickness.
Pierce National Life Insurance Company 101, 1766 West Broadway Vancouver, British Columbia V6J 1Y4	W. K. Detlefsen Suite 1400, Bow Valley Square 2 205 - 5th Avenue S.W. Calgary, Alberta T2P 2V7	Life.
Pioneer Life Assurance Company P.O. Box 3145 Regina, Saskatchewan S4P 3G7	Tellex W. Gallant c/o Ogilvie & Company 1400 Principal Plaza 10303 Jasper Avenue Edmonton, Alberta T5J 3N6	Life.
Pitts Life Insurance Company P.O. Box 3595 London, Ontario N6A 4L4	Robert S. Matheson 10410 - 81st Avenue Edmonton, Alberta T6E 1X5	Life, Accident & Sickness.
Pool Insurance Company #810, 220 Portgage Avenue Winnipeg, Manitoba R3C 0A5	J. B. Wallace 505 - 2nd Street S.W. Calgary, Alberta T2P 1N8	Property.

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Portgage La Prairie Mutual Insurance Company (The) Portgage La Prairie, Manitoba R1N 3A7	Garry R. Park 1207 Baker Centre 10025 - 106th Street Edmonton, Alberta T5J 1G4	Fire, Automobile, Boiler excluding Machinery, Earthquake, Explosion, Inland Transportation, Limited Hail, Livestock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm, and in addition thereto; Falling Aircraft, Impact by Vehicles, Water Damage, Weather limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Principal Life Insurance Company of Canada 2900 Principal Plaza 10303 Jasper Avenue Edmonton, Alberta T5J 3N6	Lynn Allen Patrick 2900 Principal Plaza 10303 Jasper Avenue Edmonton, Alberta T5J 3N6	Life.
Protection Mutual Insurance Company Suite 406, 141 Adelaide Street West Toronto, Ontario M5H 1L5	Wallace A. Spence Suite 2680, One Palliser Square Calgary, Alberta T2P 2M7	Property, Boiler & Machinery, General Liability.
Providence Washington Insurance Company The Simpson Tower, 401 Bay Street Suite 2310 Toronto, Ontario M5H 2Y4	George Elgood 2100 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 0Y2	Automobile, Accident, Fire, Explosion, Inland Transportation, Sprinkler Leakage, Windstorm, Insurance against intentional or other damage to or loss of property of any kind, Personal or Real, and in addition thereto; Hail, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Provident Alliance Life Insurance Company 201 Queens Avenue London, Ontario N6A 1J1	David J. Stratton 1501 Toronto Dominion Tower Edmonton Centre Edmonton, Alberta T5J 2Z1	Life, Accident & Sickness and the company may use the name "The Patriot Life Insurance Company", and in French, "La Patriote Compagnie d'Assurance - Vie", in the transaction of its business in Canada.
Provident Life and Accident Insurance Company 372 Bay Street, 10th Floor Toronto, Ontario M5H 2X5	Howard L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Life, Accident & Sickness.
Prudential Assurance Company Limited (The) 635 Dorchester Blvd. West Montreal, Quebec H3B 1R7	T. E. Ward P.O. Box 6898, Postal Station "D" 715 - 5th Avenue S.W., Suite 1900 Calgary, Alberta T2P 2G1	Life, Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Legal Expense, General Liability, Surety.
Prudential Insurance Company of America (The) 4 King Street West Toronto, Ontario M5H 1B7	Richard S. Black 12220 Stony Plain Road, Suite 504 Edmonton, Alberta T5N 3Y4	Life, Accident & Sickness, Aircraft insurance limited to the business of reinsurance.
Q		
Quebec Assurance Company 1981 McGill College Avenue, Suite 520 Montreal, Quebec H3A 3B9	Bryan Glendinning #1200 Texaco Tower 605 - 5th Avenue S.W. Calgary, Alberta T2P 3H5	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
R		
Reliable Life Insurance Company 505 York Boulevard, Box 557 Hamilton, Ontario L8N 3K9	George C. Stewart 222 Richmond Plaza 3715 - 51st Street S.W. Calgary, Alberta T3E 6V2	Life, Accident & Sickness.
Reliance Insurance Company 100 University Avenue, 4th Floor Toronto, Ontario M5J 1W1	Paul Ryerson c/o Smeltzer Insurance Ltd. 10028 - 102nd Street Edmonton, Alberta T5J 0V8	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety, Marine.
Royal Exchange Assurance of America, Inc. Suite 1200, 48 Yonge Street Toronto, Ontario M5E 1G6	Howard L. Irving 1800 Standard Life Centre 10405 Jasper Avenue Edmonton, Alberta T5J 3N4	Property, Marine.
Royal Insurance Company of Canada 10 Wellington Street East Toronto, Ontario M5E 1L5	Bryan Glendinning Suite 1200 Texaco Tower 605 - 5th Avenue S.W. Calgary, Alberta T2P 3H5	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, General Liability, Surety, Marine.

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Royal Life Insurance Limited 55 Yonge Street Toronto, Ontario M5E 1J4	Bryan Glendinning Suite 1200 Texaco Tower 605 - 5th Avenue S.W. Calgary, Alberta T2P 3H5	Life.
S		
Safeco Insurance Company of America Box 3000, Station "A" Mississauga, Ontario L5A 3P6	Micheal J. Valiquette Canada West Branch Office #210, 2912 Memorial Drive S.W. Calgary, Alberta T2A 6R1	Property, Automobile, Fidelity, Surety, General Liability.
Safeco Life Insurance Company 2377 Dunwin Drive Mississauga, Ontario L5B 1M2	Micheal J. Valiquette Canada West Branch Office #210, 2912 Memorial Drive S.W. Calgary, Alberta T2A 6R1	Life, Accident & Sickness.
Safeguard Life Assurance Company (The) 1 Complexe Desjardins Montreal, Quebec H5B 1E2	Louis A. Desrochers 1824 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 2Z2	Life, Accident & Sickness.
St. Paul Fire and Marine Insurance Company 55 University Avenue, Suite 200 Toronto, Ontario M5J 2L3	Stan R. Lewis #401, 131 - 9th Avenue S.W. Calgary, Alberta T2P 1K1	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Fidelity, Hail, General Liability, Surety, Marine. Effective June 18, 1982 delete the class of Hail Insurance.
Saskatchewan Mutual Insurance Company 279 - 3rd Avenue North Saskatoon, Saskatchewan S7K 2H8	W. H. Reeve 10548 - 82nd Avenue Edmonton, Alberta T6E 2A4	Fire, Automobile, Boiler excluding Machinery, Explosion, Inland Transportation, Limited Hail, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Weather, Windstorm and in addition thereto; Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire of the company.
Seaboard Surety Company c/o Fasken & Calvin Toronto Dominion Centre P.O. Box 30 Toronto, Ontario M5K 1C1	James D. Cregan c/o Milner & Steer 10040 - 104th Street Edmonton, Alberta T5J 0Z7	Forgery, Guarantee, Inland Transportation, General Liability, Theft.
Security Insurance Company of Hartford 170 University Avenue Toronto, Ontario M5H 3B5	Frank J. Melenka c/o Canadian General Insurance Company Suite 800, 10010 - 106th Street Edmonton, Alberta T5J 3L8	Property, General Liability, Marine.
Security National Insurance Company c/o Marsh Management Consultants Ltd. The Simpson Tower, 401 Bay Street Suite 2310 Toronto, Ontario M5H 2Y4	George Elgood 2100 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 0Y2	Property, Accident & Sickness, Automobile, General Liability.
Sentry Insurance A Mutual Company 180 Dundas Stret West Suite 2304 Toronto, Ontario M5G 1Z8	Micheal D. MacDonald 27th Floor, Alberta Telephone Tower 10020 - 100th Street Edmonton, Alberta T5J 2V3	Property, Automobile, Boiler & Machinery, Fidelity, General Liability, Surety, Aircraft.
Societe Commerciale De Reassurance Suite 300, 55 University Avenue Toronto, Ontario M5J 2H7	Kenneth A. Cashman 1440 A - 17th Avenue S.W. Calgary, Alberta T2T 0C9	Property, Automobile, Fidelity, Surety, General Liability, Life, Boiler & Machinery, Accident & Sickness limited to the business of reinsurance.
Sovereign General Insurance Company (The) P.O. Box 210, Main Depot Calgary, Alberta T2P 2H6	John H. Walsh P.O. Box 210, Main Depot 300 - 5th Avenue S.W. Calgary, Alberta T2P 2H6	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit.
Sovereign Life Assurance Company of Canada (The) P.O. Box 210, Main Depot Calgary, Alberta T2P 2H6	John H. Walsh P.O. Box 210, Main Depot 300 - 5th Avenue S.W. Calgary, Alberta T2P 2H6	Life.
Standard Guarantee Corporation Esso Plaza East Tower 3102, 425 - 1st Street S.W. Calgary, Alberta T2P 3L8	David M. Jacobs Esso Plaza East Tower 3102, 425 - 1st Street S.W. Calgary, Alberta T2P 3L8	Guarantee, Credit.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Standard Life Assurance Company (The) 1245 Sherbrooke Street West Montreal, Quebec H3G 1G3	Donald William Ramsay 639 Fifth Avenue S.W., Suite 320 Calgary, Alberta T2P 0M9	Life, Accident & Sickness.
Stanstead & Sherbrooke Insurance Company (The) 2000 Prospect Street Sherbrooke, Quebec J1J 1K7	Lennard P. Campbell c/o Commercial Union Assurance Group 500 Scotia Centre 700 - 2nd Street S.W. Calgary, Alberta T2P 2Y7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Credit.
State Farm Mutual Automobile Insurance Company 1801 Brimley Road Scarborough, Ontario M1P 3H3	Donald J. Boyer or L. H. Olesen 900 Chancery Hall 3 Sir Winston Churchill Square Edmonton, Alberta T5J 2E1	Automobile, Accident.
State Farm Fire and Casualty Company (The) 1801 Brimley Road Scarborough, Ontario M1P 3H3	Donald J. Boyer or L. W. Olesen 900 Chancery Hall 3 Sir Winston Churchill Square Edmonton, Alberta T5J 2E1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
State Farm Life Insurance Company (The) 1801 Brimley Road Scarborough, Ontario M1P 3H3	L. W. Olesen 900 Chancery Hall 3 Sir Winston Churchill Square Edmonton, Alberta T5J 2E1	Life.
Stonewall Insurance Company Box 262 Toronto Dominion Centre Toronto, Ontario M5K 1J9	Percy L. Herring 10040 - 104th Street Edmonton, Alberta T5J 0Z2	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Sun Alliance Insurance Company 48 Yonge Street, 9th Floor Toronto, Ontario M5E 1G8	J. W. M. Gibson Suite 630, Bow Valley Square 3 255 - 5th Avenue S.W. Calgary, Alberta T2P 2W4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Sun Alliance and London Assurance Company Limited 48 Yonge Street, 9th Floor Toronto, Ontario M5E 1G8	J. W. M. Gibson Suite 630, Bow Valley Square 3 255 - 5th Avenue S.W., Box 9058 Calgary, Alberta T2P 2W4	Life.
Sun Life Assurance Company of Canada 200 University Avenue Toronto, Ontario M5H 3C7	I. G. Levagood 2430 Imperial Oil Building 10025 Jasper Avenue Edmonton, Alberta T5J 1S6	Life, Accident & Sickness.
Switzerland General Insurance Company Limited 275 St. James Street West Montreal, Quebec H2Y 1M9	R. C. Clay (Clay-Robinson Ltd.) 41st Floor, Western Centre 825 - 8th Avenue S.W. Calgary, Alberta T2P 2T4	Property, Automobile, General Liability.
Symons General Insurance Company 45 Charles Street East, Suit 800 Toronto, Ontario M4Y 1S8	David J. Stratton 1501 Toronto Dominion Tower Edmonton Centre Edmonton, Alberta T5J 2Z1	Property, Accident & Sickness, Automobile, Fidelity, General Liability, Surety, Marine.
T		
Teachers Insurance and Annuity Association of America 165 University Avenue Toronto, Ontario M5H 3C2	Harris G. Field 2000 Oxford Tower, Edmonton Centre 10235, 101st Street Edmonton, Alberta T5J 3G1	Life, Accident & Sickness.
Tokio Marine & Fire Insurance Company Limited (The) Box 4024, Station "A" Toronto, Ontario M5W 1K1	Steven A. Marley Suite 770, One Thornton Court Edmonton, Alberta T5J 2E9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Marine.
Toro Assicurazioni S.P.A. 401 Bay Street, Suite 2310 Toronto, Ontario M5H 2Y4	George Elgood 2100 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 0Y2	Property, General Liability.
Toronto General Insurance Company 170 University Avenue Toronto, Ontario M5H 3B5	Frank J. Malenka Suite 800, 10010 - 106th Street Edmonton, Alberta T5J 3L8	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Fidelity, Hail, Legal Expense, General Liability, Surety, Marine.
Toronto Mutual Life Insurance Company 112 St. Clair Avenue West Toronto, Ontario M4V 2Y3	Jack Lang Chapman 10425 Whyte Avenue Edmonton, Alberta T6L 2A1	Life.

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Traders General Insurance Company 170 University Avenue Toronto, Ontario M5H 3B5	Frank J. Melenka #800, 10010 - 106th Street Edmonton, Alberta T5J 3L8	Property, Automobile, Accident & Sickness, Aircraft, Boiler & Machinery, Fidelity, Hail, Legal Expense, General Liability, Surety, Marine.
*Trafalgar Insurance Company Limited 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3	Alan Low Suite 800, 825 - 5th Avenue S.W. Calgary, Alberta T2P 2T3	Property, Automobile, General Liability.
Transamerica Occidental Life Insurance Company 2180 Yonge Street Toronto, Ontario M4P 2G4	George C. Stewart 222 Richmond Plaza 3715 - 51st Street S.W. Calgary, Alberta T3E 6V2	Life, Accident & Sickness.
Transatlantic Reinsurance Company Suite 1000, 55 University Avenue Toronto, Ontario M5J 1H7	Robert Smith 13423 - 128th Street Edmonton, Alberta T0B 4A0	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Fidelity, Hail, General Liability, Surety, Marine limited to the business of reinsurance.
Transit Insurance Company 250 Bloor Street East, #1201 Toronto, Ontario M4W 3K8	G. K. Edwards 1501 Toronto Dominion Tower Edmonton Centre Edmonton, Alberta T5J 2Z1	Property, Automobile, General Liability.
Transport Indemnity Company 130 Adelaide Street West, Suite 2400 Toronto, Ontario M5H 3C2	Jack W. Kennedy Suite 1600 Cambridge Building 10024 Jasper Avenue Edmonton, Alberta T5J 1S3	Aircraft, Automobile, General Liability, Surety.
Transport Insurance Company 1130 Sherbrooke Street West, Suite 800 Montreal, Quebec H3A 2M8	J. N. Thom 39th Floor, Bow Valley Square 2 205 - 5th Avenue S.W. Calgary, Alberta T2P 2V7	Property, General Liability, Automobile.
Travelers Indemnity Company of Canada 400 University Avenue, The Travelers Tower Toronto, Ontario M5G 1S7	T. R. Booth 110 Centre Street, 2nd Floor Calgary, Alberta T2E 2R2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Travelers Indemnity Company (Hartford, Conn.) (The) 400 University Avenue, The Travelers Tower Toronto, Ontario M5G 1S7	T. R. Booth 110 Centre Street, 2nd Floor Calgary, Alberta T2E 2R2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Travelers Insurance Company (Hartford, Conn.) (The) 400 University Avenue, The Travelers Tower Toronto, Ontario M5G 1S7	T. R. Booth 110 Centre Street, 2nd Floor Calgary, Alberta T2E 2R2	Life, Accident excluding insurance against liability for loss or damage to property, insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof, insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof, and sickness.
Travelers Life Insurance Company of Canada 400 University Avenue, The Travelers Tower Toronto, Ontario M5G 1S7	T. R. Booth 110 Centre Street, 2nd Floor Calgary, Alberta T2E 2R2	Life, Accident & Sickness limited to Personal.
Truck Insurance Exchange P.O. Box 11128, Royal Centre 1055 West Georgia Street, 28th Floor Vancouver, British Columbia V6E 3R2	Gerald G. Zaph 2700 Oxford Tower, Edmonton Centre 10235 - 101st Street Edmonton, Alberta	Automobile, Accident, Inland Transportation.
U		
Underwriters National Assurance Company P.O. Box 262 Toronto Dominion Centre Toronto, Ontario M5K 1J9	K. F. Y. Baynton 1200 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 1V4	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Unigard Mutual Insurance Company c/o Price Waterhouse & Co. 1075 West Georgia Street Vancouver, British Columbia V6E 3G1	Patrick J. McHenry Suite 530 Bentall Building 10180 - 102nd Street Edmonton, Alberta T5J 0W6	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Union Mutual Life Insurance Company 372 Bay Street, 10th Floor Toronto, Ontario M5H 2X5	Wallace B. MacInnes 16th Floor Elveden House 719 - 7th Avenue S.W. Calgary, Alberta T2P 0Z3	Life, Accident & Sickness limited to Personal.
Unionmutual Stock Life Insurance Co. of America c/o Cassels Brock 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2	Wallace B. MacInnes 3500 Scotia Centre 700 Second Street S.W. Calgary, Alberta T2P 2W2	Life, Accident & Sickness limited to insurance on the lives of residents of Canada under group insurance policies issued in the United States of America.

*Effective May 26, 1982 Trafalgar Insurance Company Limited name changed to Trafalgar Insurance Public Company Limited.

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
United American Insurance Company Suite 12, 1262 Don Mills Road Don Mills, Ontario M3B 2W7	E. D. D. Tavender Box 9300, 39th Floor 205 - 5th Avenue S.W. Bow Valley Square 2 Calgary, Alberta T2P 2W5	Life, Accident & Sickness.
United Canada Insurance Company 8th Floor, 155 University Avenue Toronto, Ontario M5H 3B7	J. C. F. Casey 1500 Home Oil Tower Toronto Dominion Square Calgary, Alberta T2P 2Z2	Property, Automobile, General Liability.
*United of Omaha Life Insurance Company 500 University Avenue Toronto, Ontario M5G 1V8	H. Sauer Suite 324, 4935 - 40th Avenue N.W. Calgary, Alberta T3A 2N1	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
United States Fidelity and Guaranty Company 15th Floor Prudential Building 4 King Street West Toronto, Ontario M5H 3P4	Grant E. Duncan 2100 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 2Z2	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Fidelity, Hail, General Liability, Surety.
United States Fire Insurance Company 250 Ferrand Drive, 7th Floor Don Mills, Ontario M3C 3G8	William J. Love c/o Crum & Forster of Canada Ltd. Suite 801 Western Centre 825 - 8th Avenue S.W. Calgary, Alberta T2P 2T3	Property, Accident & Sickness, Automobile, Aircraft, Boiler & Machinery, Fidelity, General Liability, Surety, Marine.
Unity Fire and General Insurance Company 111 Avenue Road, Suite 300 Toronto, Ontario M5R 3J8	Alan Low Suite 800, 825 - 8th Avenue S.W. Calgary, Alberta T2P 2T3	Property, Accident & Sickness, Automobile, Boiler & Machinery, General Liability.
Utica Mutual Insurance Company P.O. Box 30 Toronto Dominion Centre Toronto, Ontario M5K 1C1	James D. Cregan c/o Milner & Steer 10040 - 104th Street Edmonton, Alberta T5J 0Z2	Fire, Accident, Automobile, Boiler excluding Machinery, Explosion, Guarantee, Inland Transportation, Personal Property, Theft and in addition thereto; Earthquake, Falling Aircraft, Hail, Impact by Vechiles, Sprinkler Leakage, Water Damage, Weather and Windstorm limited to the insurance of the same property as is insured under a policy of Fire of the company, Plate Glass, Real Property.
V		
Victoria Insurance Company of Canada 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3	E. A. Christenson c/o Thorne, Riddell & Company 1200 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 1V4	Property, Aircraft, Automobiler, Boiler & Machinery, Legal Expense, General Liability, Surety.
W		
Warner Reciprocal Insurers c/o Summerville, Scace, White & Lamson 120 Bloor Street East Toronto, Ontario M4W 1B8	Superintendent of Insurance 9th Floor, Capitol Square 10065 Jasper Avenue Edmonton, Alberta T5J 3B1	Fire including Use, Occupancy, Rents and Rental Value, Smoke Damage, and in addition thereto; Earthquake, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Riots, or Civil Commotion, Sprinkler Leakage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Washington National Insurance Company 180 Dundas Street West, Suite 1720 Toronto, Ontario M5G 1Z8	E. D. D. Tavender 39th Floor, Bow Valley Square 2 Box 9300, 205 - 5th Avenue S.W. Calgary, Alberta T2P 2W5	Accident & Sickness.
Wawanesa Mutual Insurance Company (The) 191 Broadway Avenue Winnipeg, Manitoba R3C 3P1	Fred T. Luby #300, 10030 - 107th Street Edmonton, Alberta T5J 1K7	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, Hail, General Liability, Surety, Marine.
Wawanesa Mutual Life Insurance Company 191 Broadway Avenue Winnipeg, Manitoba R3C 3P1	Fred T. Luby #300, 10030 - 107th Street Edmonton, Alberta T5J 1K7	Life, Accident & Sickness.
Western Assurance Company (The) 10 Wellington Street East Toronto, Ontario M5E 1L5	Bryan Glendinning #1200 Texaco Tower 605 - 5th Avenue S.W. Calgary, Alberta T2P 3H5	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.

*Effective April 1, 1982 United Benefit Life Insurance Company name changed to United of Omaha Life Insurance Company.

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

CANADIAN REGISTERED COMPANIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Western Life Assurance Company (The) Suite 4200 Century 21 Complexe 100 Main Street East Hamilton, Ontario L8N 3W6	John V. Decore 1910 Century Place 9803 - 102A Avenue Edmonton, Alberta T5J 3A3	Life.
Western Surety Company 1874 Scarth Street, 10th Floor, Box 527 Regina, Saskatchewan S4P 2G8	Eric A. D. McCuaig c/o McCuaig Desrochers 1824 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 2Z2	Aircraft, Guarantee, Theft.
Y		
Yasuda Fire and Marine Insurance Company Limited Royal Bank Plaza P.O. Box 26 Toronto, Ontario M5J 2J1	Kenneth R. W. Turner 601 Toronto Dominion Tower Edmonton Centre Edmonton, Alberta T5J 2Z1	Property, Surety, General Liability.
Z		
Zurich Insurance Company 188 University Avenue Toronto, Ontario M5H 3C3	E. E. Patridge P.O. Box 1196, Suite 606 10009 - 108th Street Edmonton, Alberta T5J 2T4	Boiler & Machinery, Accident & Sickness, Aircraft, Property, Automobile, Fidelity, Surety, General Liability.
Zurich Life Insurance Company of Canada 188 University Avenue Toronto, Ontario M5H 3C4	Roger Kelley 5th Floor, 933 - 17th Avenue S.W. Calgary, Alberta T2T 5R6	Life, Accident & Sickness.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982

FRATERNAL SOCIETIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Actra Fraternal Benefit Society 2239 Yonge Street, Suite 400 Toronto, Ontario M4S 2B5	Mrs. Betty Dowson Room 202, 10018-105 Street Edmonton, Alberta T5J 1C6	Fraternal Life, Accident and Sickness to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Associated Canadian Travellers (The) 116 - 16th Avenue N. E. Calgary, Alberta T2E 1J5	R. D. Kerr Kerr & Kolinsky 1034 - 8th Avenue S.W. Calgary, Alberta T2P 1J2	Life, Accident, to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Canadian Foresters Life Insurance Society 84 Market Street Brantford, Ontario N3T 2Z7	Alan R. Collins #3, 9804 - 112 Street Edmonton, Alberta T5K 1L4	Life, to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Canadian Slovak Benefit Society 250 Villaire Avenue Windsor, Ontario N8S 2J2	Alojz Kalivoda Box 64 Coleman, Alberta T0K 0M0	Life, Accident and Sickness, to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Croatian Fraternal Union of America P. O. Box 262 Toronto Dominion Centre Toronto, Ontario M5K 1J9	Rafo Bosnjak 1105 - 11 Street South Lethbridge, Alberta T1K 1P7	Life, Accident and Sickness to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Electrical Workers' Benefit Association 45 Sheppard Avenue East Suite 401 Willowdale, Ontario M2N 5Y1	William Isbister 840 - 9th Street S.W. Apt. #2108 West Tower Calgary, Alberta T2P 2T1	Fraternal Life to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Grand Orange Lodge of British America Benefit Fund (The) 94 Sheppard Avenue West Willowdale, Ontario M2N 1N5	H. Onas Wagg 1702 - 23 Street S.W. Calgary, Alberta	Fraternal Life to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Independent Mutual Benefit Federation 214 Beverley Street Toronto, Ontario M5T 1Z3	Mary Kun 912 - 7th Street North Lethbridge, Alberta T1H 1Y9	Sickness and Funeral Benefits.
Independent Order of Foresters (The) 798 Don Mills Road Don Mills, Ontario M3C 1T9	Kenneth Hill 7258 - 101 Avenue Edmonton, Alberta T6A 0J1	Fraternal Life, Accident and Sickness to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Knights of Columbus 2430 Munroe Avenue Saskatoon, Saskatchewan S7J 1S7	Stanley K. Turner P. O. Box 954 Brooks, Alberta T0J 0J0	Fraternal Life to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Locomotive Engineers Mutual Life and Accident Insurance Association Suite 512 Varette Building 130 Albert Street Ottawa, Ontario K1P 5G4	J. W. Lyster 2616 - 5th Avenue N.W. Calgary, Alberta T2N 0T6	Life, Accident and Sickness to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Lutheran Life Insurance Society of Canada 12th Floor Marshland Centre Waterloo, Ontario N2J 4G4	Arnold C. Johnson 11625 Elbow Drive S.W. Suite 224 Calgary, Alberta T2W 1G8	Fraternal Life, Accident and Sickness, to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
North American Benefit Association P. O. Box 234 Sarnia, Ontario N7T 7H9	Thelma A. Drewoth 12107 - 95th Street Edmonton, Alberta T5G 1H9	Fraternal Life, to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
North West Commercial Travellers Association of Canada (The) 291 Garry Street Winnipeg, Manitoba R3C 2H6	D. H. Galbraith 709 - 11th Avenue S.W. Calgary, Alberta T2R 0E3	Life, to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Order of United Commercial Travellers of America (The) 1001 - Cloverdale Avenue, Suite 210 Victoria, British Columbia V8X 4C9	I. Lorne Crowder 4615 Vegas Road N.W. Calgary, Alberta T3A 0N9	Accident to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.

INSURANCE ACT

INSURANCE COMPANIES LICENSED DURING 1982 (Cont'd)

FRATERNAL SOCIETIES

Name and Canadian Head Office Address	*Attorney for Service and Address in Alberta	Classes of Insurance
Sons of Norway c/o J. A. Carson Touche Ross & Co. P. O. Box 12 1st Canadian Place, 100 King St. West Toronto, Ontario M5X 1B3	Ross Anderson 4415 - 66th Street Camrose, Alberta T4V 2S6	Life, Sickness, Disability, to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Sons of Scotland Benevolent Association 90 Eglinton Avenue East 7th Floor Toronto, Ontario M4P 2Y3	Jemima Day 930 - 15th Avenue S.W. 1001 Centennial Apt. Calgary, Alberta T2R 0S4	Fraternal Life, to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada 804 Selkirk Avenue Winnipeg, Manitoba R2W 2N6	John Gulayetz 10720 - 139 Street Edmonton, Alberta T5M 1P5	Fraternal Life, to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Ukrainian National Association Inc. 18 Leland Avenue Toronto, Ontario M8Z 2X5	Michael Nakonechny 13224 - 101 Street Edmonton, Alberta T5E 4G2	Fraternal Life, Personal Accident and Sickness to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
United Transportation Union Insurance Association Inc. Suite 709 99 Bank Street Ottawa, Ontario K1P 6B9	John Cameron Prowse Suite 138A, 6325 - 103 Street Edmonton, Alberta T6H 2J1	Life, Accident and Sickness, to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Workers Benevolent Association of Canada 595 Pritchard Avenue Winnipeg, Manitoba R2W 2K4	A. Radomsky 10242 - 82 Street Edmonton, Alberta T6A 3M3	Life and Disability to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.

THE ALBERTA GENERAL INSURANCE COMPANY

HEAD OFFICE - Edmonton, Alberta

Incorporated - 1948
Commenced business in Alberta - 1948
Licensed in the Province of Alberta only

OFFICERS

Harold J. Simmons	General Manager, Chief Underwriter and Chief Agent
Reginald R. Smith, R.I.A.	Secretary - Treasurer and Chief Accountant

DIRECTORS

John E. Hart, Q.C.	Edmonton, Alberta
Gordon E. Arnell	Edmonton, Alberta
Harold J. Simmons	Edmonton, Alberta

AUDITORS

ALBERTA AUDITOR GENERAL, EDMONTON, ALBERTA

DEPOSIT

With the Government of the Province of Alberta $215,000

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1982

COMPARATIVE BALANCE SHEET AS AT DECEMBER 31, 1982

	Current Year 1982	Prior Year 1981
ASSETS		
Investments:		
Short term deposits and money market securities	$ -	$ 170,000
Bonds - (Market value ($678,688)	793,574	847,402
Summary of investments	793,574	$1,017,402
Cash	550	52,306
Investment income due or accrued	12,294	13,219
Amounts due from agents and brokers	313,499	260,429
Amounts owing by reinsurers	44,626	103,004
Other assets	44,034	44,188
Gross assets	$ 1,208,577	$1,490,548
Deduct: Assets not admitted	44,034	44,188
Total assets admitted	$ 1,164,543	$ 1,446,360

LIABILITIES

	Current Year 1982	Prior Year 1981
Unearned premiums extended at 80%	$ 393,402	$ 375,643
Provision for unpaid claims and adjustment expenses	187,000	304,720
Bank overdraft and loans	23,574	-
Agents' and brokers' credit balances	1,273	1,587
Amounts owing to reinsurers	94,611	85,640
Expenses due and accrued	69,498	60,618
Total liabilities	$ 769,358	$ 828,208

RESERVES AND EQUITY

Reinsurance ceded to unregistered companies	$ 245,980	$ 273,689
Surplus - Retained earnings	149,205	344,463
Total liabilities and surplus	$1,164,543	$1,446,360

COMPARATIVE STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED DECEMBER 31, 1982

Net premiums written	$ 878,288	$ 862,949
Unearned premium and additional policy reserve adjustment	(17,759)	(256)
Net premiums earned	860,529	862,693
Net losses incurred including adjusting expenses	(567,472)	(481,205)
Sub-total	293,057	381,488
Commission and allowances	71,709	43,252
General expenses	(665,001)	(632,207)
Underwriting profit or (loss)	(300,235)	(207,467)
Investment income	74,467	105,773
Other income	2,801	-
Net profit (loss)	$ (222,967)	$ (101,694)

STATEMENT OF CAPITAL AND SURPLUS FOR THE YEAR ENDED DECEMBER 31, 1982

	Decreases	Increases
Net profit (loss)	$ 222,967	$ -
Changes in reserve for outstanding reinsurance ceded to unregistered companies	-	27,709
Totals	$ 222,967	$ 27,709
Net increase or (decrease)		$ (195,258)
Earned surplus at beginning of year		344,463
Earned surplus at end of year		$ 149,205

SUMMARY OF PREMIUMS IN FORCE AS AT DECEMBER 31, 1982

Class of Insurance	Gross Premiums	Reinsurance Premiums	Net Premiums
Property	$ 2,170,322	$ 1,272,263	$ 898,059
Liability	105,728	83,357	22,371
Totals	$ 2,276,050	$ 1,355,620	$ 920,430

SUMMARY OF EXPERIENCE FOR THE CURRENT AND PRECEEDING FOUR YEARS

	1978	1979	1980	1981	1982
Underwriting gain or (loss)	$ 214,549	$ (143,497)	$ (184,797)	$ (207,467)	$ (300,235)
Investment and other income	77,551	102,242	97,460	105,773	77,268
Net increase or (decrease) in surplus	292,100	(41,255)	(87,337)	(101,694)	(222,967)
Dividends to shareholders	-	-	-	-	-
Capital or surplus paid in during year	-	-	-	-	-
Capital and surplus at end of year	848,438	807,183	719,846	344,463	149,205
Admitted assets at end of year	1,642,343	1,540,401	1,644,728	1,446,360	1,164,543

SCHEDULES OF PREMIUMS AND CLAIMS FOR THE YEAR ENDED DECEMBER 31, 1982

Class of Insurance	Direct Premiums Written	Reinsurance Assumed	Reinsurance Ceded	Net Premiums Written	Net Premiums Earned On 100% Basis	Net Losses Incurred Including Adjustment Expenses	Claims Ratio
Property	$ 2,181,858	-	$ 1,326,043	$ 855,815	$ 834,153	$ 541,039	64.86%
Liability	105,500	-	83,027	22,473	21,935	26,433	120.51%
Totals	$ 2,287,358	$ -	$ 1,409,070	$ 878,288	$ 856,088	$ 567,472	66.29%

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY

HEAD OFFICE - Edmonton, Alberta

Commenced Business in Alberta - 1974
Licensed in the Province of Alberta Only

OFFICERS

Dr. J.R. Harms	President
Dr. D.F. Cameron	Vice-President
G. A. MacDonald	Secretary-Treasurer
D. Hollands	Assistant Secretary-Treasurer

DIRECTORS

Dr. J.R. Harms	Winterburn, Alberta	B. Holmes	Rocky Mountain House, Alberta
W.G. Alexander	Edmonton, Alberta	J.K. Gorrie	Lethbridge, Alberta
Dr. D.F. Cameron	Edmonton, Alberta	W.E. Selby	Calgary, Alberta
D. McDonald	Calgary, Alberta	J.E. Redmond	Edmonton, Alberta
J.E. Hansen	Grande Prairie, Alberta	S. Sailer	Calgary, Alberta
Dr. E.F. Allison	Calgary, Alberta	A. Gourley	Edmonton, Alberta
R. Glanville	Medicine Hat, Alberta	T. Umbach	Peace River, Alberta

AUDITORS

Price Waterhouse & Co., Chartered Accountants, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta $500,000

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1982

CAPITAL STOCK

	COMMON		
	No.	Par Value	Amount
Authorized	16,000	$ 100	$ 1,600,000
Subscribed	16,000	$ 100	$ 1,600,000
Paid in Cash (or Stock Dividend)			$ 1,600,000

COMPARATIVE BALANCE SHEET AS AT DECEMBER 31, 1982

ASSETS

	Current Year 1982	Prior Year 1981
Investments:		
Short term deposits and money market securities	$ 5,450,000	$ 5,815,924
Bonds - (Market value $17,048,989)	19,080,963	16,967,772
Stocks - (Market value $7,911,489)	8,053,108	5,664,233
Mortgage loans and sales agreements	517,643	623,211
Summary of investments	33,101,714	29,071,140
Investment income due or accrued	429,464	427,309
Installment premiums receivable	503,053	383,103
Amounts owing by reinsurers	418,997	623,999
Other assets	2,302,331	1,775,731
Gross assets	36,755,559	32,281,282
Deduct: Assets not admitted	1,704,987	2,296,609
Total assets admitted	$35,050,572	$29,984,673

LIABILITIES

	Current Year 1982	Prior Year 1981
Unearned premiums extended at 80%	$ 7,861,878	$ 5,572,477
Unearned premiums extended at 100%	-	-
Provisions for unpaid claims and adjustment expenses	11,882,429	11,531,917
Bank overdraft and loans	310,541	1,987,158
Amount owing to reinsurers	212,175	147,407
Expenses due and accrued	1,238,746	1,128,493
Provisions for income tax	1,306,064	332,389
Other liabilities	-	-
Total liabilities	$22,811,833	$20,699,841

RESERVE AND EQUITY

Capital and Surplus:		
Capital Stock Paid	$ 1,600,000	$ 1,600,000
Retained earnings	10,638,739	7,684,832
Total liabilities, capital and surplus	$35,050,572	$29,984,673

COMPARATIVE STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED DECEMBER 31, 1982

Net premiums written	$28,627,339	$21,732,151
Unearned premiums and additional policy reserve adjustment	2,289,401	653,672
Net premiums earned	26,337,938	21,078,479
Net losses incurred including adjusting expenses	18,322,146	15,380,850
Sub-total	8,015,792	5,697,629
Commission and allowances	3,142,844	3,221,896
General expenses	3,924,679	3,195,056
Underwriting profit	948,269	(719,323)
Investment income	3,074,649	2,713,668
Other income and (expenditure)	65,380	65,786
Net profit before income taxes	4,088,298	2,060,131
Income taxes	1,662,015	478,320
Net profit	$ 2,426,283	$1,581,811

STATEMENT OF CAPITAL AND SURPLUS FOR THE YEAR ENDED DECEMBER 31, 1982

	Decreases	Increases
Net profit	$ -	$ 2,426,283
Changes in unadmitted ledger assets	-	591,622
Dividends	64,000	-
Totals	$ 64,000	$ 3,017,905

Net increases	$ 2,953,907
Earned surplus at beginning of year	7,684,832
Earned surplus at end of year	$10,638,739

	Capital	Contributed Surplus
Balance at beginning of the year	$ 1,600,000	-
Balance at end of the year	$ 1,600,000	-

SUMMARY OF EXPERIENCE FOR THE CURRENT AND PRECEEDING FOUR YEARS

	1978	1979	1980	1981	1982
Underwriting gain or (loss)	$ 2,465,732	$ 1,045,535	$ (1,145,404)	$ 719,323	$ 948,269
Investment and other income	1,877,669	2,431,747	2,488,084	2,779,454	3,140,029
Net increase or (decrease) in surplus	2,233,368	1,765,019	460,185	228,501	2,953,907
Dividends to shareholders	64,000	64,000	64,000	64,000	64,000
Capital or surplus paid in during year	-	-	-	-	-
Capital and surplus at end of year	6,831,127	8,596,146	9,056,331	9,284,832	12,238,739
Admitted assets at end of year	24,721,521	6,361,575	29,033,422	29,984,673	35,050,572

SCHEDULES OF PREMIUMS AND CLAIMS FOR THE YEAR ENDED DECEMBER 31, 1982

Class of Insurance	Direct Premiums Written	Reinsurance Assumed	Reinsurance Ceded	Net Premiums Written	Net Premiums Earned on 100% Basis	Net Losses Incurred Including Adjustment Expenses	Claims Ratio
Property	$ 1,224,135	$ -	$ 193,410	$ 1,030,725	$ 836,073	$ 660,480	79.0%
Automobile:							
Liability	14,123,286	-	410,354	13,712,932	12,628,510	9,009,303	71.3
Personal Accident	963,066	-	27,884	935,182	885,921	539,735	60.9
Other	13,063,704	-	129,316	12,934,388	11,911,476	8,098,878	68.0
Accident & Sickness	18,102	-	3,990	14,112	14,112	13,750	97.4
Totals	$29,392,293	$ -	$ 764,954	$ 28,627,339	$ 26,276,092	$ 18,322,146	69.7%

CANADA WEST INSURANCE COMPANY

HEAD OFFICE - Edmonton, Alberta

Incorporated - 1946
Commenced business in Alberta - 1947
Licensed in the Province of Alberta only

OFFICERS

J.M. Connauton	President
J.J. Commessotti	Vice-President
G.T. Connauton	Vice-President
S.S. Petasky	Secretary-Treasurer
W.C. Edwards	Financial Controller

DIRECTORS

R. Chalamet	Paris, France	G.T. Connauton	Edmonton, Alberta
P. Chouinard	Montreal, Quebec	L. Desrochers	Edmonton, Alberta
J. Commessotti	Calgary, Alberta	P. Hennessons	Calgary, Alberta
J.M. Connauton	Edmonton, Alberta	S.S. Petasky	Edmonton, Alberta
		W.C. Edwards	Edmonton, Alberta

AUDITORS

Coopers & Lybrand, Chartered Accountants, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta $ 887,000

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1982

CAPITAL STOCK

	COMMON		
	No.	Par Value	Amount
Authorized	200,000	$10	$ 2,000,000
Subscribed	100,000	$10	$ 1,000,000
Paid in cash (or Stock Dividend)			$ 1,000,000

CONTRIBUTIONS TO SURPLUS

Premium on Capital Stock	$ 151,128
Other Contributions to Surplus	356,628
Total	$ 507,756

COMPARATIVE BALANCE SHEET AS AT DECEMBER 31, 1982

ASSETS

	Current Year 1982	Prior Year 1981
Investments:		
Short term deposits and money market securities	$ 832,671	$ 537,722
Bonds - (Market value $5,617,591)	6,051,685	6,496,766
Stocks	4,444,671	4,050,512
Mortgage loans and sales agreements	641,702	240,869
Real Estate.... Current $ 415,747 Prior $ 429,586		
Encumbrances.... 233,173 237,090	182,574	192,496
Secured loans	9,362	12,284
Summary of Investments	12,162,665	11,531,649
Cash	564,093	127,384
Investment income due or accrued	141,826	133,941
Amounts due from agents and brokers	761,990	391,015
Amounts owing by reinsurers	251,967	466,571
Other assets	842,329	831,550
Gross assets	14,724,870	13,482,110
Deduct: Assets not admitted	43,731	129,957
Total assets admitted	$ 14,681,139	$ 13,352,153

(CANADA WEST INSURANCE COMPANY - Continued)

LIABILITIES

	Current Year 1982	Prior Year 1981
Unearned premiums extended at 80%	$ 2,627,570	$ 2,021,118
Unearned premiums extended at 100%	135,219	181,831
Deferred revenue	5,624	8,773
Provision for unpaid claims and adjustment expenses	6,347,847	6,067,517
Bank overdraft and loans	51,322	534,538
Agents' and brokers' credit balances	-	-
Amounts owing to reinsurers	120,335	223,450
Deposits from reinsurers	97,842	240,325
Expenses due and accrued	931,198	303,370
Provision for income tax	-	-
Other liabilities	158,496	-
Total liabilities	$10,475,453	$ 9,580,922

RESERVES AND EQUITY

Capital and Surplus:		
Capital stock - Paid	$ 1,000,000	$ 1,000,000
Surplus - Contributed	507,756	507,756
- Retained Earnings	2,697,930	2,263,475
Total liabilities, capital and surplus	$14,681,139	$13,352,153

COMPARATIVE STATEMENT OF PROFIT AND LOSS
FOR THE YEAR ENDED DECEMBER 31, 1982

Net premiums written	$ 8,945,653	$ 6,465,064
Unearned premium and additional policy reserve adjustment	(559,840)	406,382
Net premiums earned	8,385,813	6,871,446
Net losses incurred including adjusting expenses	6,134,113	5,321,335
Sub-total	2,251,700	1,550,111
Commission and allowances	1,309,748	908,256
General expenses	1,735,455	1,579,971
Underwriting profit or (loss)	(793,503)	(938,116)
Investment income	1,195,334	1,218,273
Other income and (expenditure)	9,226	8,300
Net profit or (loss) before income taxes	411,057	288,457
Income taxes	(57,247)	(61,631)
Net profit	$ 468,304	$ 350,088

STATEMENT OF CAPITAL AND SURPLUS FOR THE YEAR ENDED DECEMBER 31, 1982

	Decreases	Increases
Net profit	-	$ 468,304
Changes in unadmitted ledger assets	-	86,226
Totals	-	$ 554,530

Net increase	$ 554,530
Earned surplus at beginning of year	2,263,475
Adjustment to balance, beginning of the period	(120,075)
Earned surplus at end of year	$2,697,930

	Capital	Contributed Surplus
Balance at beginning of year	$ 1,000,000	$ 507,756
Paid in during the year	-	-
Balance at the end of the year	$ 1,000,000	$ 507,756

SUMMARY OF PREMIUMS IN FORCE AS AT DECEMBER 31, 1982

Class of Insurance	Gross Premiums	Reinsurance Premiums	Net Premiums
Property	$ 1,988,648	$ (1,414,301)	$ 574,347
Automobile	6,986,239	(1,746,560)	5,239,679
Liability	203,498	(50,875)	152,623
Aircraft	13,725	91,450	105,175
Professional liability	5,929	187,299	193,228
Total	$ 9,198,039	$ (2,932,987)	$6,265,052

SUMMARY OF EXPERIENCE FOR THE CURRENT AND PRECEEDING FOUR YEARS

	1978	1979	1980	1981	1982
Underwriting gain or (loss)	$ (59,640)	$ (177,018)	$ (726,575)	$ (938,116)	$ (793,503)
Investment and other income	660,394	885,422	1,269,719	1,226,573	1,204,560
Net increase or (decrease) in surplus	568,160	282,356	472,930	236,971	434,455
Dividends to shareholders	-	225,000	-	-	-
Capital or surplus paid in during year	-	-	-	-	-
Capital and surplus at end of year	2,778,974	3,061,330	3,534,260	3,771,231	4,205,686
Admitted assets at end of year	10,518,211	11,820,171	12,771,981	13,352,153	14,681,139

SCHEDULES OF PREMIUMS AND CLAIMS
FOR THE YEAR ENDED DECEMBER 31, 1982

Class of Insurance	Direct Premiums Written	Reinsurance Assumed	Reinsurance Ceded	Net Premiums Written	Net Premiums Earned On 100% Basis	Net Losses Incurred Including Adjustment Expenses	Claims Ratio
Property	$ 2,014,086	$ 78,546	$ 1,558,692	$ 533,940	$ 484,809	$ 438,290	90%
Automobile:							
Liability & Other	10,748,278	48,607	2,849,555	7,947,330	7,214,590	5,156,184	71%
Surety	3,477	-	-	3,477	3,477	3,537	102%
Liability	199,786	-	53,693	146,093	142,491	14,031	10%
Aircraft	15,514	87,576	-	103,090	102,311	74,743	73%
Professional Liability	6,850	204,873	-	211,723	286,523	447,328	156%
Totals	$ 12,987,991	$ 419,602	$ 4,461,940	$ 8,945,653	$8,234,201	$6,134,113	75%

MENNONITE MUTUAL RELIEF INSURANCE COMPANY LTD.

HEAD OFFICE - Calgary, Alberta

Incorporated - 1960
Commenced business in Alberta - 1961
Licenced in the Province of Alberta only

OFFICERS

John Klassen	President
Jake D. Harden	Vice-President
Don Plett	Secretary
Herb Klassen	Treasurer

DIRECTORS

Henry Allert	Lethbridge, Alberta	John T. Klassen	Coaldale, Alberta
Joe Garber	Edmonton, Alberta	Don Plett	Calgary, Alberta
Jake D. Harden	Edmonton, Alberta	Herb Klassen	Calgary, Alberta
George Loewen	Edmonton, Alberta		

AUDITORS

Victor Loewen, Allan Camponi - Calgary, Alberta

DEPOSIT

With the Government of the Province of Alberta $25,000

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1982

COMPARATIVE BALANCE SHEET AS AT DECEMBER 31, 1982

ASSETS

	Current Year 1982	Prior Year 1981
Investments:		
Short term deposits and money market securities	$ 25,000	$ 565,000
Bonds	726,575	223,363
Stocks	740	740
Mortgage loans and sales agreement	175,313	80,000
Summary of investments	927,628	869,103
Cash	37,868	17,313
Investment income due or accrued	9,582	10,919
Other assets	2,905	-
Gross assets	977,983	897,335
Deduct: Assets not admitted	166,014	84,800
Total assets admitted	$ 811,969	$ 812,535

LIABILITIES

Provision for unpaid claims and adjustment expenses	$ 10,000	$ -
Expenses due and accrued	5,213	4,826
Total liabilities	$ 15,213	$ 4,826

RESERVES AND EQUITY

Reserves:		
General	$ 783,851	$ 807,709
Reinsurance ceded to unregistered companies	12,905	-
Total liabilities, capital and surplus	$ 811,969	$ 812,535

COMPARATIVE STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED DECEMBER 31, 1982

	Current Year 1982	Prior Year 1981
Net premiums written and earned	$ 120,453	$ 64,880
Net losses incurred including adjusting expenses	103,011	18,856
Sub-total	17,442	46,024
Commission and allowances	57,794	72,118
General expenses	(140,495)	(135,370)
Underwriting profit	(65,259)	(17,228)
Investment income	135,520	143,868
Net profit	$ 70,261	$126,640

STATEMENT OF CAPITAL AND SURPLUS FOR THE YEAR ENDED DECEMBER 31, 1982

	Decreases		Increases
Net profit	$ -		$ 70,261
Changes in unadmitted ledger assets	81,214		-
Changes in reserve for outstanding reinsurance ceded to unregistered companies	12,905		-
Totals	$ 94,119		$ 70,261
Net increase (decrease)		(23,858)	
Earned surplus at beginning of year		807,709	
Earned surplus at end of year		$783,851	

SUMMARY OF EXPERIENCE FOR THE CURRENT AND PRECEEDING FOUR YEARS

	1978	1979	1980	1981	1982
Underwriting gain or (loss)	$ 74,713	$ 34,929	$ 55,433	$ (17,228)	$ (65,259)
Investment or other income	47,468	54,519	87,176	143,868	135,520
Net increase or (decrease) in surplus	115,203	89,448	194,609	41,840	(23,858)
Dividends to shareholders	-	-	-	-	-
Capital or surplus paid in during year	-	-	-	-	-
Capital and surplus at end of year	493,812	571,260	765,869	807,709	783,851
Admitted assets at end of year	497,309	575,402	820,280	812,535	811,969

SCHEDULES OF PREMIUMS AND CLAIMS FOR THE YEAR ENDED DECEMBER 31, 1982

Class of Insurance	Direct Premiums Written	Reinsurance Assumed	Reinsurance Ceded	Net Premiums Written	Net Premiums Earned on 100% Basis	Net Losses Incurred Including Adjustment Expenses	Claims Ratio
Property	$ 260,639	$ 67,514	$ 207,700	$ 120,453	$ 120,453	$ 103,011	85.52

PARAMOUNT LIFE INSURANCE COMPANY

These Statements are published as submitted by the company. The Superintendent of Insurance made certain rulings on these statements pursuant to section 20 of the Insurance Act. The Rulings appear on Page #56.

PARAMOUNT LIFE INSURANCE COMPANY

HEAD OFFICE - Calgary, Alberta

Incorporated - 1964
Commenced business in Alberta - 1964
Licensed in the Provinces of Alberta, Yukon
Saskatchewan and N.W.T.

OFFICERS

Harold A. Hanen	Chairman of The Board
Rudy H. Dyck	President & Chief Executive Officer
Kenneth A. Hughes	Vice-President
Bob Tomes	Controller
John Iredale	Corporate Secretary
Sandra Welsh	Head Underwriter
Gerry Bouwers	Vice-President Individual Insurance

DIRECTORS

Harold A. Hanen	Calgary, Alberta	Norman Steinberg	Calgary, Alberta
Merilyn Dodds	Spruce Grove, Alberta	Kenneth A. Hughes	Calgary, Alberta
Gilbert R. Turcotte	Calgary, Alberta	Hugh W. Laycock	Lethbridge, Alberta
Rudy H. Dyck	Calgary, Alberta	Michael Ross	Edmonton, Alberta
John Iredale	Calgary, Alberta		

AUDITORS

Peat, Marwick & Mitchell & Co., Chartered Accountants, Calgary, Alberta

DEPOSIT

With the Government of the Province of Alberta, $970,000

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1982

CAPITAL STOCK

COMMON

	No.	Par Value	Amount
Authorized	600,000	$3	$ 1,800,000
		Amount Subscribed	Amount Paid in Cash
At beginning of year	313,420	$ 1,567,100	$ 1,567,100
Shares issued during year	286,580	859,740	859,740
Deduct Reduction in Par Value	-	(626,840)	(626,840)
	600,000	$ 1,800,000	$ 1,800,000

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year	$ 571,637
Amount received during year	2,059,741
	$ 2,631,378

COMPARATIVE BALANCE SHEET AS AT DECEMBER 31, 1982

ASSETS

	Current Year 1982	Prior Year 1981
Investments:		
Short term deposits and money market securities	$ 1,800,000	$ -
Bonds, with quoted market value of $13,778,430 (1981-$9,882,150)	15,126,722	12,526,957
Bonds, with no quoted market value	266,638	666,638
Stocks, with quoted market value of $2,763,992 (1981-$2,557,649)	3,978,573	3,447,780
Stocks, with no quoted market value	324,440	324,440
Mortgage Loans	29,681,928	22,588,346
Policy Loans	2,930,870	1,610,754
Real Estate $8,202,529 Encumbrances 5,207,360	2,995,169	-
Total investments	$ 57,104,340	$ 41,164,915
Due to Brokers	41,218	-
Held in Trust	-	152,576
Sundry Receivables	928,162	554,795
Cash	111,772	1,924,946

	Current	Prior		
Fixed Assets at cost	$ 373,819	$ 373,819	373,819	373,819
Accumulated depreciation	(164,536)	(89,772)	(164,536)	(89,772)
Investment due and accrued			2,684,622	2,426,001
Outstanding life insurance premiums and annuity considerations			14,327	171,207
Sub-total			61,093,724	46,678,487
Amounts due from other companies on reinsured contracts			15,000	-
Amounts due from reinsurers			30,341	-
			61,139,065	46,878,487
Segregated funds			4,776,227	5,420,051
			$ 65,915,292	$ 52,098,538

LIABILITIES AND EQUITY

Actuarial reserve for life insurance and annuity contracts in force	$ 48,692,128	$ 35,636,205
Aggregate reserve for accident and sickness insurance	706	706
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations	1,413,627	1,380,555
Provision for dividends to policy holders (other than deferred dividends) payable in the following year	12,461	21,942
Group contingency reserve	6,000	14,962
Sub-total	50,124,922	37,054,370
Segregated funds	4,776,227	5,420,051
Sub-total	54,901,149	42,474,421
Outstanding claims under insurance and annuity contracts including provisions for unreported claims	31,912	41,693
Insurance premiums and annuity considerations received in advance	17,960	6,788
Due to segregated funds	208,313	535,278
Accounts payable and accrued expenses	250,259	218,338
Bank overdraft and borrowed money	350,000	-
Amounts received but not yet allocated	36,841	335,744
Notes payable due to reinsurer	5,413,560	6,153,189
Due to brokers	207,221	361,683
Total liabilities	$ 61,417,215	$ 50,127,134
Policyholders' equity:		
Investment reserve	518,181	275,264
Shareholders' equity:		
Capital stock paid in	1,800,000	1,567,100
Surplus in Shareholders' fund	2,179,896	129,040
Total equity	4,498,077	1,971,404
Total liabilities and equity	$ 65,915,292	$ 52,098,538

SUMMARY OF OPERATIONS FOR THE YEAR ENDED DECEMBER 31, 1982

	Current Year 1982	Prior Year 1981
Premium and annuity considerations	$ 11,618,335	$ 9,949,417
Net investment income	6,270,598	3,961,321
Net investment income-Segregated Fund	159,995	185,658
Miscellaneous revenue	93,865	22,081
Administrative fee-Segregaced Fund	87,198	114,959
Net contributions with Segregated Funds	(307,301)	(38,549)
Realized gain (loss) Segregated Fund assets only	(448,003)	414,220
Unrealized gain (loss) Segregated Fund assets only	(48,515)	(1,053,657)
Total income	$ 17,426,172	$ 13,555,450
Claims incurred under insurance and annuity contracts, other than under settlement annuities	973,375	1,260,015
Normal increase in actuarial reserve (excluding increase due to changes in valuation bases)	13,046,961	10,408,458
Increase in Segregated Fund	(643,824)	(492,328)
Interest credited to amounts on deposit with the company	108,979	116,160
Interest on claims	151,883	44,381
Taxes, licences and fees, excluding investment taxes and income tax	70,378	56,092
Commission on insurance premiums and annuity considerations	872,169	679,275
General expenses (excluding investment expenses)	2,267,946	1,616,432
Total expenses	$ 16,847,867	$ 13,688,485
Profit before gain or losses on investments, and dividends to policyholders and income tax	578,305	(133,035)
Dividends to policyholders	410,087	388,829
Investable savings amounts	156,367	1,057,531
Variable annuity payments	22,531	103,362
Profit (loss) before gains or losses on investments and income tax	(10,680)	(1,682,757)
Net gains or (losses) on investments (other than segregated fund)	244,712	857,730
Net profit (loss) before Income Tax	234,032	(825,027)
Income Tax	-	-
Net profit or (loss)	$ 234,032	$ (825,027)

SURPLUS, ACCOUNT

Surplus, at beginning of year	$ 129,040	$ 856,428
Increases:		
Balance carried from summary of operations	234,032	-
Decrease in special reserve (valuation of certain assets)	-	525,000
Capitalization of computer hardware	-	268,353
Increase in Premium on Capital Stock	2,059,741	-
	$ 2,293,773	$ 793,353
Decreases:		
Balance carried from summary of operations	-	825,027
Increase in special reserves (investment)	242,917	170,714
Write down of certain assets	-	525,000
Total decrease before dividends to shareholders	$ 242,917	$ 1,520,741
Net increase before dividends to shareholders	2,050,856	(727,388)
Dividends to shareholders	-	-
Net increase (decrease)	$ 2,050,856	$ (727,388)
Surplus end of year in shareholder's fund	$ 2,179,896	$ 129,040

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 1982

1. SIGNIFICANT ACCOUNTING PRACTICES:

The accounting practices followed by the Company are as prescribed or permitted by the Department of Insurance of Alberta. These practices differ in some respects from generally accepted accounting principles followed by most other business enterprises in determining financial position and results of operations. Such differences include (a) charging new policy acquisition costs, except to the extent that they are recovered from reinsurers, against earnings in the year incurred rather than amortizing them against the related premium income over the expected policy life (b) excluding non-admitted assets from financial statements, except as permitted by the Department of Insurance of Alberta, (c) providing an allowance to reduce the carrying value of investments, and (d) providing for income taxes on the taxes payable method. The aggregate effect of such differences on the statutory financial statements is not reasonably determinable at this time.

2. INVESTMENTS:

	1982 $	1981 $
(a) Bonds, at amortized cost With quoted market value of $13,778,430 (1981 - $9,882,150)	15,126,722	12,526,957
Bonds and notes at cost less amounts written off-no quoted market value	266,638	666,638
	15,393,360	13,193,595
(b) Stocks, at cost less amounts written off With quoted market value of $2,763,992 (1981-$2,557,649)	3,978,573	3,447,780
Stocks at cost less amounts written off - no quoted market value	324,440	324,440
	4,303,013	3,772,220

3. PROPERTY AND EQUIPMENT

On October 28, 1981 permission was granted by the Superintendent of Insurance to capitalize certain computer hardware purchases and to depreciate these costs over five years.

	1982 $	1981 $
Computer Hardware, at cost	373,819	373,819
Accumulated Depreciation	(164,536)	(89,772)
	209,283	284,047

4. REAL ESTATE - HEAD OFFICE

In December 1982, the Company purchased a commercial property known as the Clarence Block from the major shareholder, for $7,500,000 which was supported by independent appraisal reports.

As partial consideration for the purchase of the property, the Company issued 286,580 common shares; $859,740 was credited to Capital Stock and $1,432,900 to Contributed surplus. The balance of the consideration of $5,207,360 is payable to the major shareholder and bears interest at bank prime plus one percent. The property secures the indebtedness of the major shareholder in the amount of $2,629,287. The Company is in the process of refinancing a portion of this amount payable.

5. REINSURANCE CEDED:

The Company cedes reinsurance to other insurers to limit the maximum loss through the spreading of risk. Reinsurance ceded does not relieve the company of primary liability as the originating insurer.

Liabilities have been reduced by the following amounts in respect of reinsurance ceded:

	1982 $	1981 $
Actuarial Liabilities	6,751,000	6,328,000

The following accounts on the statement of earnings have been increased (decreased) by the reinsurance ceded during the year:

(PARAMOUNT LIFE INSURANCE COMPANY - Continued)

	1982 $	1981 $
Premium income net of reinsurance	(1,119,499)	-
Increase in actuarial liabilities	(1,105,524)	-
Claims and surrender values paid	(383,847)	-
Commissions	-	(336,000)
Taxes, licences and fees	(18,856)	-
General and administrative	326,538	-
Investable savings amounts	(587,808)	-
Net Earnings	1,049,998	(336,000)

6. NOTES PAYABLE ON DEMAND

During past years the Company has co-insured single premium Deposiflex policies and in satisfaction of the liability issued demand notes.

New notes are issued annually for principal and accrued interest.

At December 31, the components of the fully secured notes payable on demand were as follows:

	1982 $	1981 $
10 3/4% note	-	1,331,497
11 3/4% note	2,614,782	2,350,366
13 3/4% note	2,798,778	2,471,326
	5,413,560	6,153,189

7. CAPITAL STOCK

On August 30, 1982, a special shareholders' meeting approved the reduction of the par value of the capital stock from $5.00 per share to $3.00 per share, resulting in the transfer of $626,840 from Capital Stock to Contributed Surplus.

The Shareholders also approved an application to the Legislative Assembly for the Province of Alberta, to increase the authorized capital of the Company by an additional 5,400,000 common shares, with a par value of $3.00 per share. The Company has also, approached the Superintendent of Insurance for the Province of Alberta, for the issuance of 50,000 First Preferred Shares. Both of these approvals are expected during 1983.

Under the terms of the agents' contracts, stock options may be earned by each agent. The Company has not determined the amount of stock options earned and outstanding at December 31, 1982 and accordingly, has not reserved shares for issuance in respect of these outstanding rights, if any.

8. CONTINGENCIES AND COMMITMENT

The Company has been named as co-defendant with two financial institutions in a legal action for damages in the amount of approximately $2,000,000. The Company has entered a defence against this action but at this time is unable to determine whether the defence will be successful. In the opinion of management, if the claim is upheld the Company has a good and valid claim for indemnity and contribution against a co-defendant.

The Company has been named as a defendant in a legal action for damages in the amount of approximately $400,000. The Company is unable to determine the outcome of this claim.

An agreement exists whereby the Company must pay interest to the majority shareholder who has guaranteed the market value of certain investments. Interest is payable at 5% per annum calculated on the outstanding amount of the guarantee. The amount of the interest payable for 1983 will approximate $17,500.

Pursuant to the Master Agency Agreement dated February 1982, the Company has guaranteed a bank loan of an affiliated Company. At December 31, 1982 the total indebtedness was $427,000.

The Company will be billed for the following commissions under the terms of the Master Agency Agreement:

1983	$ 47,500
1984	47,500
1985	47,500
1986	47,500
1987 and thereafter	237,000
	$427,000

In addition the Company is responsible for the interest on the outstanding bank loan.

(PARAMOUNT LIFE INSURANCE COMPANY - Continued)

9. RELATED PARTY TRANSACTIONS

The Company has included in its expenses the following transactions with related parties:

- $ 136,000 Paid to an affiliated company representing commissions and service fees under the terms of a Master Agency Agreement dated February 1982.

- $ 43,500 In management consulting fees to the major shareholder.

Included in other assets on the balance sheet is $127,000 receivable from an affiliated company. This represents advances made in 1982, net of $240,000 in repayments. Interest is charged on amounts outstanding at the rate of prime plus one percent.

10. Certain of the comparative figures have been reclassified to conform with the current year's presentation.

PARAMOUNT LIFE INSURANCE COMPANY

The following are the changes made to the Statements submitted by Paramount Life Insurance Company in accordance with the Superintendent's rulings.

RULINGS ON CORRECTIONS TO 1982 ANNUAL STATEMENTS OF PARAMOUNT LIFE INSURANCE COMPANY

	Items Corrected	Statutory Authority for Corrections	Amount of Correction
	Assets Disallowed		
1.	Calgary Real Estate investment known as the Clarence Block.	Ineligible investment by virtue of Sections 94(2)(t) and 94(5)(a).	$ 7,500,000
2.	Dan Walter mortgage.	Ineligible investment by virtue of Section 94(3)(b).	70,204
	Assets Revalued		
3.	CAOK bonds.	Valued in accordance with Section 4 of the Securities Valuation Regulations and Section 20 of the Act.	16,202
4.	CARMA bonds.	Valued in accordance with Section 20.	39,500
5.	Nu-West bonds.	Valued in accordance with Section 20.	201,922
6.	Securities of no value which are subject to an agreement between Paramount and Paracorp Limited.	Valued in accordance with Section 20.	621,495
7.	Loan receivable from an agent - G. Crawford.	Valued in accordance with Section 20.	31,452
8.	Amount receivable from AMIC.	Valued in accordance with Section 20.	18,313
9.	Rent receivable - Group 4.	Valued in accordance with Section 20.	12,500
10.	Kingsway mortgage (appraisal at October 1, 1983).	Valued in accordance with Section 20.	2,319,329
11.	Port Moody mortgage (appraisal at October 1, 1983).	Valued in accordance with Section 20.	[illegible]356
	Liabilities Added		
12.	Amount owing to Paracorp Financial Services Ltd.	Liability recorded at true and correct amount under the provisions of Section 19.	[illegible]27,000
13.	Amount owing to Storebrand International.	Liability recorded at true and correct amount under the provisions of Section 19.	434,137
14.	Amounts committed to be paid on computer software leases.	Liability recorded at true and correct amount under the provisions of Section 19.	(not determined)
			$ 11,797,[illegible]

As a result of these rulings Paramount Life Insurance Company was found to have a serious capital impairment.

PEACE HILLS GENERAL INSURANCE COMPANY
(formerly The Edmonton Canadian Insurance Company)

HEAD OFFICE - Edmonton, Alberta

Incorporated - 1957
Commenced business in Alberta - 1959
Licenced in the Province of Alberta Only

OFFICERS

V.S. Buffalo	Chairman of the Board
W.L. Holt	President and Chief Executive Officer
R.H. Louis	Secretary Treasurer

DIRECTORS

R. H. Louis	Hobbema, Alberta	T. E. Sadd	Edmonton, Alberta
M. R. Buffalo	Hobbema, Alberta	R. C. Anthony	St. John's, Newfoundland
C. T. Buffalo	Hobbema, Alberta	J. D. Coulter	Edmonton, Alberta
W. H. Green	Hobbema, Alberta	J. D. Nicholson	Edmonton, Alberta
		M. R. Nepoose	Hobbema, Alberta

AUDITORS

Woods & Company, Chartered Accountants

DEPOSIT

With The Government of the Province of Alberta, $714,751

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1982

CAPITAL STOCK

	COMMON		
	No.	Par Value	Amount
Authorized	5,000	$100	$500,000
Subscribed	2,351	$100	$235,100
Paid in Cash (or Stock Dividend)			$235,100

CONTRIBUTIONS TO SURPLUS

Other contributions to surplus	$353,150

(PEACE HILLS GENERAL INSURANCE COMPANY - Continued)

COMPARATIVE BALANCE SHEET AS OF DECEMBER 31, 1982

ASSETS

	Current Year 1982	Prior Year 1981
Investments:		
Short term deposits and money market securities	$ 2,317,432	$ 222,532
Bonds (Market value $115,583)	89,784	124,472
Summary of investments	2,407,216	347,004
Cash	173,238	229,769
Investment income due or accrued	41,596	5,564
Amounts due from agents and brokers	387,263	-
Other assets	32,905	33,062
Gross assets	3,042,218	615,399
Deduct: assets not admitted	18,800	15,862
Total assets admitted	$ 3,023,418	$ 599,537

LIABILITIES

Unearned premiums extended at 8%	240,546	-
Provision for unpaid claims and adjustment expenses	76,765	-
Amounts owing to reinsurers	263,230	-
Expenses due and accrued	48,696	29,803
Other liabilities	2,050,000	72,500
Total liabilities	$ 2,679,237	$ 102,303

RESERVES AND EQUITY

Reserves:		
General	-	7,500
Reinsurance ceded to unregistered companies	5,866	-
Capital and surplus:		
Capital stock - paid	235,100	212,600
surplus - contributed	353,150	353,150
retained earnings	(249,935)	(76,016)
Total liabilities, capital and surplus	$ 3,023,418	$ 599,537

COMPARATIVE STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED DECEMBER 31, 1982

Net Premiums written	375,045	-
Unearned premiums and additional policy reserve adjustment	240,546	-
	134,499	-
Net loss incurred including adjustment expenses	87,789	
	$ 46,712	-
Commission and allowances	48,255	-
General expenses	359,298	69,406
Underwriting profit or (loss)	(360,843)	(69,406)
Investment income	187,666	65,157
Other income and (expenditure)	562	5,935
Net profit before income tax	(172,615)	1,686
Income tax	-	1,315
Net profit	$ (172,615)	$ 371

STATEMENT OF CAPITAL AND SURPLUS FOR THE YEAR ENDED DECEMBER 31, 1982

	Decreases		Increases
Net profit or (loss)	$ 172,615		$ -
Changes in unadmitted ledger assets	2,938		-
Changes in reserve for outstanding reinsurance ceded to unregistered companies	5,866		-
Changes in reserve for investments and contingencies	-		7,500
	$ 181,419		$ 7,500
Net increase or (decrease)		$ (173,919)	
Earned surplus at beginning of year		(76,016)	
Earned surplus at end of year		$ (249,935)	

	Capital	Contributed Surplus
Balance at beginning of the year	$ 212,600	$ 353,150
Paid in during the year	22,500	-
Balance at the end of the year	$ 235,100	$ 353,150

SUMMARY OF EXPERIENCE FOR THE CURRENT AND PRECEEDING FOUR YEARS

	1978	1979	1980	1981	1982
Underwriting gain or (loss)	$ 258	$ (1)	$ (5,373)	$ (69,406)	$ (360,843)
Investment and other income	35,339	45,478	53,047	71,092	188,228
Net increase or (decrease) in surplus	18,631	27,442	23,681	371	(172,615)
Dividends to shareholders	-	-	-	-	-
Capital or surplus paid in during year	-	-	-	-	22,500
Capital and surplus at end of year	454,102	481,544	505,225	489,734	338,315
Admitted assets at end of year	469,058	495,456	520,934	599,537	3,023,418

ROCKY MOUNTAIN LIFE INSURANCE COMPANY

HEAD OFFICE - Calgary, Alberta

Incorporated - 1965
Commenced business in Alberta - 1966
Licenced in the Province of Alberta only

Thorne, Riddell & Co., Chartered Accountants, are currently administering the operations of the company pursuant to Section 184 of the Insurance Act.

AUDITORS

Touche Ross & Co., Chartered Accountants, Calgary, Alberta

DEPOSIT

No deposit is held by the Government of the Province of Alberta

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1982

CAPITAL STOCK

		COMMON	
	No.	Par Value	Amount
Authorized	250,000	$10	$2,500,000
		Amount Subscribed	Amount Paid in Cash
At beginning and end of year	72,739	$727,390	$ 727,390

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning and end of year	$ 759,888

COMPARATIVE BALANCE SHEET AS AT DECEMBER 31, 1982

ASSETS

	Current Year 1982	Prior Year 1981
Investments:		
Short term deposits and money market securities	$ 155,000	$ 225,000
Bonds	169,930	169,803
Policy loans	397,378	391,888
Total investments	722,308	786,691
Cash	1,258	210
Investment income, due and accrued	15,764	19,077
Outstanding life insurance premiums and annuity considerations	8,682	11,620
Amounts due from other companies on reinsured contracts for claims paid	-	9,044
Miscellaneous accounts receivable	1,008	1,008
Due from segregated funds	22,509	26,405
Sub-total	771,529	854,055
Segregated funds	3,020,918	3,132,983
Total assets	$3,792,447	$3,987,038

LIABILITIES AND EQUITY (DEFICIT)

Actuarial reserve for life insurance annuity contracts in force	$2,102,598	$2,123,183
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations	374,752	375,891
Provision for dividends to policyholders (other than deferred dividends) payable in the following year	15,992	17,504
Sub-total	2,493,342	2,516,578
Segregated funds	3,020,918	3,132,983
Sub-total	5,514,260	5,649,561
Outstanding claims under insurance and annuity contracts including provisions for unreported claims	4,943	2,582
Other policy and contract liabilities not included above	7,509	8,370
Accounts payable and accrued expenses	285,432	270,168
Outstanding premium balances due reinsurers	10,849	28,215
Due to the Province of Alberta	410,000	410,000
Interest account and segregated fund contributions included in premiums	1,382	1,987
Total liabilities	$6,234,375	$6,370,883
Shareholder's Equity (Deficit):		
Capital stock paid in	727,390	727,390
(Deficit) in shareholder's fund	(3,169,318)	(3,111,235)
Total (deficit)	(2,441,928)	(2,383,845)
Total liabilities and equity (deficit)	$ 3,792,447	$ 3,987,038

SUMMARY OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 1982

	Current Year 1982	Prior Year 1981
Premiums and annuity considerations	$ 357,857	$ 402,425
Net investment income	61,166	76,153
Net investment income, segregated fund	17[illegible]695	143,025
Management fees-segregated funds	36,552	51,081
Miscellaneous income	1,152	600
Realized gain (loss) segregated fund assets only	(80,462)	301,951
Unrealized gain (loss) segregated fund assets only	20,996	(1,076,283)
Total income	$ 569,956	$ (101,048)
Claims incurred under insurance and annuity contracts other than under settlement annuities	553,698	690,113
Normal increase in actuarial reserve (excluding increase due to changes in valuation basis) (decrease)	(20,585)	38,524
Decrease in segregated fund	(112,065)	(1,021,124)
Interest credited to amounts on deposit with the company	21,622	21,680
Interest on claims	60	56
Taxes, licences and fees excluding investment taxes and income tax	7,177	7,569
General expenses (excluding investment expenses)	154,627	153,320
Miscellaneous expenses - net*(see below)	1,827	2,001
Total expenses	$ 606,361	$ (107,861)
Profit (loss) before gains or losses on investments, dividends to policyholders and income tax	36,405	6,813
Dividends to policyholders	21,805	23,751
(Loss) before gains or losses on investments	58,210	(16,938)
Net gains or (losses) on investments (other than segregated fund)	127	127
Net loss	$ (58,083)	$ (16,811)
*Transfer to guaranteed interest account	$ 23,753	$ 25,920
Less-Dividends transferred to segregated funds	(21,321)	(23,381)
-Conversion of segregated funds to accrual basis	(605)	(538)
	$ 1,827	$ 2,001

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 1982

1. COMPANY OPERATIONS

The company was incorporated by Chapter 119 of the Statutes of Alberta 1965, assented to April 12, 1965. The company was licensed on January 1, 1966 and commenced business on that date. On May 30, 1972 the company's licence to sell insurance was cancelled by the Government of the Province of Alberta under the provisions of the Alberta Insurance Act, and on May 31, 1972, as indicated in Note 4, the Government of the Province of Alberta guaranteed the contractual obligations of the company to the policyholders. An interim liquidator was appointed to supervise the operations of the company until November 7, 1972. At this time the firm of Thorne Riddell, Chartered Accountants, was appointed to administer the operations of the company pursuant to Section 178.2 of The Alberta Insurance Act. Concurrently a restricted licence to sell insurance was granted to the company but effectively no new insurance has been written since May 31, 1972.

Under the terms of Section 178.3 of the Alberta Insurance Act the administrator assumes all of the powers of the shareholders and directors of the company as well as the powers and duties conferred or imposed upon him by the Lieutentant Governor in Council and the shareholders and directors may not exercise their respective powers.

2. POLICYHOLDER DIVIDENDS

Under the terms of the agreement between the Government of Alberta and certain major creditors more fully explained in Note 4, the Government has undertaken to use its best efforts to ensure that a dividend policy is maintained in order to conserve the participating business of the Company. In accordance with this undertaking the administrator is maintaining the previous dividend policy.

3. COINSURANCE AND REINSURANCE ARRANGEMENTS

In prior years the Company made arrangements and carried out transactions involving the coinsurance and reinsurance of various blocks of its insurance business and the recapture of portions of the business coinsured and reinsured with a number of reinsurance companies. These transactions resulted in credits to income in the year the arrangements were made since the proceeds primarily represented the recovery of costs previously incurred. Future profits or losses on this business accrue to the reinsurer, or to the extent the recapture provisions are exercised by the Company, the costs of recapture will result in corresponding charges to income.

4. DUE TO GOVERNMENT OF ALBERTA

As of May 31, 1972 the Government of the Province of Alberta entered into an arrangement with certain major creditors of the Company whereby the Government guaranteed to each of the other parties that the contractual obligations of the Company to the policyholders would be met and the major creditors agreed to reduce their claims against Rocky Mountain Life Insurance Company in amounts totalling $310,000 and to assign these balances to the Government. Subsequent to this arrangement, an additional $100,000 was advanced by the Government to the Company.

5. PIONEER POLICY

Under the provisions of the Pioneer Policy, which was introduced by the Company in 1968, all holders thereof are entitled to not less than 10% and not more than 25% of all amounts available for payment as dividends to the shareholders of the Company. Such amounts were to be determined and apportioned annually by the directors of the Company. No such apportionment has been made to date.

6. SEGREGATED FUNDS

Under the terms of certain life insurance policies, a portion of the liabilities thereunder and reserves therefore is allocated to either a guaranteed interest account or to segregated funds.

Details concerning those monies allocated to the segregated funds are as follows:

R.M.L. EQUITY FUND

STATEMENT OF FINANCIAL POSITION AT DECEMBER 31, 1982

ASSETS

	Current Year 1982	Prior Year 1981
Investments, at market value:		
Common stocks (cost 1982-$1,205,349; 1981-$1,351,299)	$ 1,434,409	$ 1,587,263
Government of Canada Bonds (cost 1982-$497,770; 1981-$148,942)	506,480	142,650
	$ 1,940,889	$ 1,729,913
OTHER ASSETS:		
Cash	16,777	70,393
Term deposits	78,000	372,000
Accrued interest	15,737	11,784
Due to general fund	(20,968)	(13,152)
Due to brokers	-	(68,533)
	89,546	372,492
	$ 2,030,435	$ 2,102,405

EQUITY

ACCUMULATED UNITS OUTSTANDING:		
201,891 Units (1981-218,459 Units)	$ 2,030,435	$ 2,102,405

R.M.L. EQUITY FUND

STATEMENT OF INCOME
FOR THE YEAR ENDED DECEMBER 31, 1982

	1982	1981
INCOME:		
Interest	$ 73,414	$ 50,215
Dividends	73,499	79,647
Gain on sale of investments	122,527	260,483
	$ 269,440	$ 390,345
EXPENSES:		
Management fees	$ 18,640	$ 25,136
Bank charges and other	3,474	3,591
Loss on sale of investments	182,698	64,723
	204,812	93,450
Net income for the year	$ 64,628	$ 296,895

R.M.L. EQUITY SEGREGATED FUND

STATEMENT OF CONTRIBUTIONS
FOR THE YEAR ENDED DECEMBER 31, 1982

	Current Year 1982	Prior Year 1981
Balance at beginning of year	$ 2,102,405	$ 2,721,818
Add:		
Contributions received during the year	99,516	109,994
Net income for the year	64,628	296,895
Increase in unrealized excess of market value over cost of investments during the year	8,099	(743,545)
	2,274,648	2,385,162
Deduct:		
Contributions redeemed during the year	244,213	282,757
Balance at end of year	$ 2,030,435	$ 2,102,405

BUILD-I-VEST SEGREGATED FUND

STATEMENT OF FINANCIAL POSITION AT DECEMBER 31, 1982

ASSETS

	1982	1981
Investments, at market value:		
Common stocks (cost 1982-$607,030, 1981-$625,603)	$ 718,035	$ 730,974
Government of Canada and Corporate bonds (cost 1982-$223,701, 1981-$59,176)	227,887	56,100
	945,922	787,074
Investments, at cost:		
Advances to Rocky Mountain Plaza Ltd., secured (see note)	-	108,486
Other Assets:		
Cash	18,506	24,368
Term deposits	32,000	138,000
Accrued interest	6,642	8,724
Due from general fund	(1,541)	(13,253)
Due from (to) brokers	(11,046)	(22,821)
	44,561	135,018
	$ 990,483	$1,030,578

EQUITY

Accumulated units outstanding:		
52,899 units (1981-58016 units)	$ 990,483	$1,030,578

BUILD-I-VEST SEGREGATED FUND

STATEMENT OF INCOME
FOR THE YEAR ENDED DECEMBER 31, 1982

	Current Year 1982	Prior Year 1981
Income:		
Interest	$ 33,982	$ 35,096
Dividends	33,845	34,935
Gain on sale of investments	59,281	141,969
	127,108	212,000
Expenses:		
Management fees	17,912	26,002
Bank charges and other	2,019	2,139
Loss on sale of investments	79,572	35,778
	99,503	63,919
NET INCOME FOR THE YEAR	$ 27,605	$ 148,081

BUILD-I-VEST SEGREGATED FUND

STATEMENT OF CONTRIBUTIONS
FOR THE YEAR ENDED DECEMBER 31, 1982

Balance at beginning of year	$ 1,030,578	$ 1,432,289
Add:		
Contributions received during the year	42,707	59,062
Net income for the year	27,605	148,081
Increase in unrealized excess of market value over cost of investments during the year	12,897	(332,738)
	1,113,787	1,306,694
Deduct:		
Contributions redeemed during the year	123,304	276,116
Balance at the end of the year	$ 990,483	$ 1,030,578

WESTERN UNION INSURANCE COMPANY

HEAD OFFICE - Calgary, Alberta

Incorporated - 1940
Commenced business in Alberta - 1940
Licensed in the Provinces of Alberta, Saskatchewan and British Columbia

OFFICERS

D.J. Freeze	President
R.D. Freeze	Vice-President
D.A. Westfall	Secretary-Treasurer

DIRECTORS

C.M. Freeze	Calgary, Alberta	R. D. Freeze	Calgary, Alberta
D.J. Freeze	Calgary, Alberta	N. Kamitakahara	Calgary, Alberta
Dr. H.F. Freeze	Calgary, Alberta	D.A. Westfall	Calgary, Alberta

AUDITORS

Peat, Marwick, Mitchell & Co., Chartered Accountants, Calgary, Alberta

DEPOSIT

Reciprocal deposit of $350,000 held by the
Government of the Province of Alberta, naming
British Columbia and Saskatchewan as reciprocal provinces

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1982

CAPITAL STOCK

	COMMON		
	No.	Par Value	Amount
Authorized	5000	$100	$500,000
Subscribed	5000	$100	$500,000
Paid in cash (or Stock Dividend)			$100,000

CONTRIBUTIONS TO SURPLUS

Premiums on Capital Stock	$ 4,000

COMPARATIVE BALANCE SHEET AS AT DECEMBER 31, 1982

ASSETS

	Current Year 1982	Prior Year 1981
Investments:		
Short term deposits and money market securities	$ 28,000,000	$ 22,000,000
Bonds - (Market value $13,902,187)	12,993,561	12,832,676
Stocks	6,763,766	4,263,766
Real Estate	6,137,093	6,258,531
Encumbrances	(871,884)	(934,858)
Summary of investments	53,022,536	44,420,115
Cash	3,225,419	2,815,690
Investment income due or accrued	666,798	665,704
Amounts due from agents and brokers	5,592,652	6,579,108
Amounts owing by reinsurers	11,963	41,387
Other assets	1,337,702	2,046,861
Gross assets	63,857,070	56,568,865
Deduct: Assets not admitted	-	219,993
Total assets admitted	$ 63,857,070	$ 56,348,872

(WESTERN UNION INSURANCE COMPANY - Continued)

LIABILITIES

	Current Year 1982	Prior Year 1981
Unearned premiums extended at 80%	$ 13,214,875	$ 10,737,509
Additional policy reserves	1,330	1,271
Provision for unpaid claims and adjustment expenses	28,755,954	27,371,561
Amounts owing to reinsurers	491,218	217,697
Expenses due and accrued	925,683	727,856
Provision for income tax	2,135,626	1,715,721
Other liabilities	691,904	587,763
Total liabilities	$ 46,216,590	$ 41,359,378

RESERVES AND EQUITY

Capital and surplus:		
Capital stock - paid	$ 100,000	$ 100,000
Surplus - Contributed	4,000	4,000
- Retained earnings	17,536,480	14,885,494
Total liabilities, capital and surplus	$ 63,857,070	$ 56,348,872

COMPARATIVE STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED DECEMBER 31, 1982

Net premiums written	$ 38,561,616	$ 30,224,019
Unearned premium and additional policy reserve adjustment	2,477,425	1,500,314
Net premiums earned	36,084,191	28,723,705
Net losses incurred including adjusting expenses	25,265,486	21,111,758
Sub-total	10,818,705	7,611,947
Commission and allowances	5,365,576	4,138,772
General expenses	6,395,162	5,077,830
Underwriting profit	(942,033)	(1,604,655)
Investment income	6,416,131	6,346,992
Other income and expenditure	284,895	300,297
Net profit before income taxes	5,752,993	5,042,634
Income taxes	2,522,000	2,380,000
Net profit	$ 3,230,993	$ 2,662,634

STATEMENT OF CAPITAL AND SURPLUS FOR THE YEAR ENDED DECEMBER 31, 1982

	Decreases		Increases
Net profit	$ -		$ 3,230,993
Changes in unadmitted ledger assets	-		219,993
Dividends declared	800,000		-
Totals	$ 800,000		$ 3,450,986
Net increase		$ 2,650,986	
Earned surplus at beginning of year		14,885,494	
Earned surplus at end of year		$ 17,536,480	

	Capital	Contributed Surplus
Balance at beginning of year	$ 100,000	$ 4,000
Balance at end of the year	$ 100,000	$ 4,000

SUMMARY OF PREMIUMS IN FORCE AS AT DECEMBER 31, 1982

Class of Insurance	Gross Premiums	Reinsurance Premiums	Net Premiums
Property	$ 11,035,177	$ 3,869,114	$ 7,166,063
Automobile:			
Liability	11,983,213	312,687	11,670,526
Personal Accident	1,319,193	-	1,319,193
Other	12,704,844	-	12,704,844
Fidelity	1,080	-	1,080
Surety	9,579	-	9,579
Liability	800,449	-	800,449
Totals	$ 37,853,535	$ 4,181,801	$ 33,671,734

SUMMARY OF EXPERIENCE FOR THE CURRENT AND PRECEEDING FOUR YEARS

	1978	1979	1980	1981	1982
Underwriting gain or (loss)	$ 2,290,490	$ 1,657,193	$ (695,315)	$ (1,604,655)	$ (942,033)
Investment and other income	2,571,049	3,390,373	5,171,623	6,647,289	6,695,026
Net increase or (decrease) in surplus	1,521,361	2,705,080	2,406,308	2,442,641	2,650,986
Dividends to shareholders	-	-	-	-	800,000
Capital or surplus paid in during year	-	-	-	-	-
Capital and surplus at end of year	7,435,464	10,140,545	12,546,853	14,989,494	17,640,480
Admitted assets at end of year	37,511,659	44,242,975	49,841,525	56,348,872	63,857,070

SCHEDULES OF PREMIUMS AND CLAIMS FOR THE YEAR ENDED DECEMBER 31, 1982

Class of Insurance	Direct Premiums Written	Reinsurance Assumed	Reinsurance Ceded	Net Premiums Written	Net Premiums Earned On 100% Basis	Net losses Incurred Including Adjustment Expenses	Claims Ratio
Property	$ 11,276,763	$ -	$ 4,159,214	$ 7,117,549	$ 6,715,390	$ 4,031,590	60%
Automobile:							
Liability	13,050,662	1,622,302	753,600	13,919,364	13,050,257	13,518,661	103%
Personal Accident	1,434,943	80,099	-	1,515,042	1,385,503	646,277	47%
Other	14,302,490	885,789	-	15,188,279	13,572,974	6,553,983	48%
Fidelity	1,193	-	-	1,193	1,276	-	-
Surety	9,795	-	-	9,795	9,249	77	-
Liability	810,394	-	-	810,394	730,260	514,898	70%
Totals	$ 40,886,240	$ 2,588,190	$ 4,912,814	$38,561,616	$ 35,464,909	$ 25,265,486	71%

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - DIRECT PREMIUMS WRITTEN
In the Province of Alberta - 1982

NAME OF COMPANY	Insurance Premiums			Consideration for Annuities			Grand Total
	Ordinary	Group	Total	Ordinary	Group	Total	
Abbey Life Insurance Company of Canada	704,646	-	704,646	39,459	-	39,459	744,105
The Acadia Life Insurance Company	595,000	-	595,000	93,000	-	93,000	688,000
Aetna Life Insurance Company	13,333	663,287	676,620	-	934	934	677,554
Alexander Hamilton Life Insurance Company	-	147,076	147,076	-	-	-	147,076
Allstate Life Insurance Company	4,153	-	4,153	-	-	-	4,153
Allstate Life Insurance Company of Canada	966,732	280,887	1,247,619	108,983	271,416	380,399	1,628,018
American Bankers Life Assurance Co. of Florida	-	202,468	202,468	-	-	-	202,468
American Health and Life Insurance Company	-	68	68	-	-	-	68
American Life Insurance Company	477,000	1,000	478,000	-	-	-	478,000
Bankers Life and Casualty Company	-	-	-	-	-	-	-
Canada Life Assurance Company (The)	10,251,372	12,296,261	22,547,633	15,429,886	5,883,733	21,313,619	43,861,252
Canadian General Life Insurance Company	598,924	790,884	1,389,808	4,617	-	4,617	1,394,425
Capitol Life Insurance Company (The)	-	1,004	1,004	-	-	-	1,004
Charter National Life Insurance Company	2,086	-	2,086	-	-	-	2,086
Chrysler Life Insurance Company of Canada	-	21,669	21,669	-	-	-	21,669
Citadel Life Assurance Company	1,260,000	392,000	1,652,000	557,000	-	557,000	2,209,000
College Retirement Equities Fund	-	-	-	11,096	-	11,096	11,096
Colonia Life Insurance Company	304,957	-	304,957	345,475	-	345,475	650,432
Combined Insurance Company of America	11,259	3,013	14,272	-	-	-	14,272
Commercial Life Assurance Company of Canada	707,878	130,555	838,433	233,469	7,159	240,628	1,079,061
Commercial Union Assurance Company Limited	2,452,193	192,733	2,644,926	310,757	-	310,757	2,955,683
Confederation Life Insurance Company	1,847,967	9,541,045	11,389,012	1,508,490	4,215,054	5,723,544	17,112,556
Connecticut General Life Insurance Company	1,947	37,320	39,267	-	3,379	3,379	42,646
Constellation Assurance Company	2,260	-	2,260	-	-	-	2,260
Continental Assurance Company	5,000	1,000	6,000	-	-	-	6,000
Cooperants Mutual Life Insurance Company	12,039	-	12,039	-	-	-	12,039
Co-operators Life Insurance Company	4,032,547	2,266,267	6,298,814	662,103	740,458	1,402,561	7,701,375
Credit Life Insurance Company (The)	-	-	-	-	-	-	-
Crown Life Insurance Company	4,984,168	1,530,442	6,514,610	985,404	354,819	1,340,223	7,854,833
Cumis Life Insurance Company	169,476	1,548,259	1,717,735	62,575	930,483	993,058	2,710,793
Cuna Mutual Insurance Society	124,535	-	124,535	10,171	-	10,171	134,706
Desjardins Mutual Life Assurance Company	17,026	138,070	155,096	256	-	256	155,352
Dominion Life Assurance Company (The)	2,761,484	1,055,158	3,816,642	8,570,809	1,084,408	9,655,217	13,471,859
Dominion of Canada General Insurance Company	263,066	204,827	467,893	494,525	-	494,525	962,418
Eaton Bay Life Assurance Company	925,649	549,964	1,475,613	1,221,576	843,500	2,065,076	3,540,689
Empire Life Insurance Company	3,196,899	138,713	3,335,612	927,110	129,248	1,056,358	4,391,970
Equitable Life Assurance Society of the U.S.	62,348	220,582	282,930	-	216,769	216,769	499,699
Equitable Life Insurance Company of Canada	2,109,949	1,296,285	3,406,234	5,638,136	1,111,292	6,749,428	10,155,662
Excelsior Life Insurance Company (The)	6,917,853	9,786,677	16,704,530	4,097,469	10,984,744	15,082,213	31,786,743
Family Life Assurance Company	754,896	444	755,340	1,580,923	11,611,730	13,192,653	13,947,993

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - DIRECT PREMIUMS WRITTEN
In the Province of Alberta - 1982

NAME OF COMPANY	Insurance Premiums			Consideration for Annuities			Grand Total
	Ordinary	Group	Total	Ordinary	Group	Total	
Federated Life Insurance Company	559,978	8,832	568,810	12,620	-	12,620	581,430
Fidelity Life Assurance Company	2,548,784	301,458	2,850,242	1,485,563	1,679	1,487,242	4,337,484
Financial Life Assurance Company of Canada	1,670,256	(831)	1,669,425	1,346,871	-	1,346,871	3,016,296
Fireman's Fund American Life Insurance Company	-	-	-	-	-	-	-
Ford Life Insurance Company	-	41,830	41,830	-	-	-	41,830
Franklin Life Insurance Company (The)	11,000	-	11,000	-	-	-	11,000
General American Life Insurance Company	-	3,166	3,166	-	-	-	3,166
Glacier National Life Assurance Company	126,411	-	126,411	-	-	-	126,411
Gerling Global Life Insurance Company	331,548	-	331,548	4,654	-	4,654	336,202
Globe Life Insurance Company	221,908	12,907	234,815	-	-	-	234,815
Great West Life Assurance Company (The)	11,714,682	21,593,482	33,308,164	25,402,962	12,835,273	38,238,235	71,546,399
Imperial Life Assurance Company of Canada	3,966,096	2,349,715	6,315,811	3,337,822	639,876	3,977,698	10,293,509
INA Life Insurance Company of Canada	-	-	-	-	-	-	-
Industrial Life Insurance Company	601	41,602	42,203	8,582	-	8,582	50,785
John Alden Life Insurance Company	-	3,239	3,239	-	-	-	3,239
John Hancock Mutual Life Insurance Company	4,211	319,771	323,982	-	3,703	3,703	327,685
Laurier Life Insurance Company	144,244	17,277	161,521	-	-	-	161,521
Life Insurance Company of North America	-	1,297	1,297	-	-	-	1,297
Life Investors Insurance Company of America	-	3,560	3,560	-	-	-	3,560
London Life Insurance Company	33,757,793	6,392,472	40,150,265	9,108,187	8,188,518	17,296,705	57,446,970
Maccabees Mutual Life Insurance Company	4,411	-	4,411	-	-	-	4,411
Manufacturers Life Insurance Company (The)	13,703,408	903,032	14,606,440	20,660,803	10,073,395	30,734,198	45,340,638
Maritime Life Assurance Company	6,734,316	1,894,959	8,629,275	2,815,083	241,516	3,056,599	11,685,874
Massachusetts General Life Insurance Company	76,814	-	76,814	1,792	-	1,792	78,606
Massachusetts Indemnity and Life Insurance Co.	-	-	-	-	-	-	-
Massachusetts Mutual Life Insurance Company	1,328	8,512	9,840	-	-	-	9,840
Metropolitan Life Insurance Company	8,908,648	3,412,990	12,321,638	763,332	1,504,332	2,267,664	14,589,302
Ministers Life-A Mutual Life Insurance Company	7,348	-	7,348	-	-	-	7,348
Minnesota Mutual Life Insurance Company	1,288	1,332	2,620	-	-	-	2,620
Monarch Life Assurance Company (The)	9,539,900	51,931 68,814	51,931 9,608,714	6,252,241	273,905	6,526,146	16,186,791
Montreal Life Insurance Company	822,719	76,465	899,184	348,160	336,740	684,900	1,584,084
Mony Life Insurance Company of Canada	4,398,656	-	4,398,656	1,918,703	-	1,918,703	6,317,359
Mutual Life Assurance Company of Canada	13,798,000	3,177,000	16,975,000	23,488,000	6,560,000	30,048,000	47,023,000
Mutual Life Insurance Company of New York	400,728	7,146	407,874	1,665	-	1,665	409,539
Mutual of Omaha Insurance Company	381,089	462,528	843,617	20,465	8,601	29,066	872,683
National Fidelity Life Insurance Company	193	-	193	-	-	-	193
National Life Assurance Company of Canada	3,749,116	2,049,534	5,798,650	2,084,014	1,053,543	3,137,557	8,936,207
New York Life Insurance Company	14,490,935	353,000	14,843,935	454,489	-	454,489	15,298,424
North American Life Assurance Company	5,105,686	2,094,659	7,200,345	2,214,285	2,319,138	4,533,423	11,733,768

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - DIRECT PREMIUMS WRITTEN
In the Province of Alberta - 1982

NAME OF COMPANY	Insurance Premiums			Consideration for Annuities			Grand Total
	Ordinary	Group	Total	Ordinary	Group	Total	
North American Life and Casualty Company	231,808	470,432	702,240	774	-	774	703,014
Northern Life Assurance Company of Canada	892,367	605,242	1,497,609	564,952	12,724	577,676	2,075,285
North West Life Assurance Company of Canada	1,505,782	113,509	1,619,291	833,666	3,500	837,166	2,456,457
Norwich Union Life Insurance Society (The)	1,054,601	8,284	1,062,885	332,554	59,411	391,965	1,454,850
Occidental Life Insurance Company of Canada	1,377,167	-	1,377,167	338,956	103,260	442,216	1,819,383
Old Republic Life Insurance Company	-	131,538	131,538	-	-	-	131,538
Paramount Life Insurance Company	3,117,102	262	3,117,364	5,738,004	-	5,738,004	8,855,368
Paul Revere Life Insurance Company	765,111	18,377	783,488	568,656	-	568,656	1,352,144
Penn Mutual Life Insurance Company (The)	-	-	-	-	-	-	-
Pennsylvania Life Insurance Company	680,971	221,493	902,464	-	-	-	902,464
Phoenix Assurance Company Limited	-	-	-	-	-	-	-
Phoenix Mutual Life Insurance Company	-	-	-	-	-	-	-
Pierce National Life Insurance Company	30,223	-	30,223	7,275	-	7,275	37,498
Pioneer Life Assurance Company	2,949,596	-	2,949,596	42,723	-	42,723	2,992,319
Pitts Life Insurance Company	21,291	768	22,059	-	-	-	22,059
Provident Alliance Life Insurance Company	-	100,851	100,851	-	-	-	100,851
Provident Life and Accident Insurance Company	172	127,724	127,896	-	-	-	127,896
Prudential Assurance Company Limited	5,615,000	2,895,000	8,510,000	3,992,000	2,485,000	6,477,000	14,987,000
Prudential Insurance Company of America	7,151,875	5,414,867	12,566,742	933,948	193,755	1,127,603	13,694,345
Reliable Life Insurance Company	2,684	279,151	281,835	-	-	-	281,835
Rocky Mountain Life Insurance Company	401,734	43	401,777	49,350	-	49,350	451,127
Royal Life Insurance Limited	544,841	18,502	563,343	109,407	-	109,407	672,750
Safeco Life Insurance Company	-	6,459	6,459	-	-	-	6,459
Safeguard Life Assurance Company (The)	15,902	-	15,902	212	-	212	16,114
Seaboard Life Insurance Company	533,569	413,887	947,456	61,307	-	61,307	1,008,763
Sovereign Life Assurance Company of Canada	1,347,605	-	1,347,605	12,121	-	12,121	1,359,726
Standard Life Assurance Company (The)	3,981,999	51,140	4,033,139	9,070,339	29,974,066	39,044,405	43,077,544
State Farm Life Insurance Company (The)	802,740	9,422	812,162	227,380	-	227,380	1,039,542
Sun Alliance and London Assurance Company Ltd.	377,370	2,274	379,644	-	-	-	379,644
Sun Life Assurance Company of Canada	21,670,030	12,689,684	34,359,714	36,224,592	23,156,689	59,381,281	93,740,995
Teachers Insurance and Annuity Association	11,816	-	11,816	336,066	-	336,066	347,882
Toronto Mutual Life Insurance Company	782,885	-	782,885	22,900	-	22,900	805,785
Transamerica Occidental Life Insurance Company	3,133,843	47,381	3,181,224	61	-	61	3,181,285
Travelers Insurance Company (Hartford, Conn.)	183,638	148,395	332,033	-	13,486	13,486	345,519
Travelers Life Insurance Company of Canada	631,288	1,606,406	2,237,694	583,811	2,636,896	3,220,707	5,458,401
Union Mutual Life Insurance Company	2,320	7,789	10,109	-	-	-	10,109
United American Insurance Company	-	-	-	-	-	-	-
United of Omaha Life Insurance Company	12,858	-	12,858	-	-	-	12,858
Wawanesa Mutual Life Insurance Company	968,788	63,665	1,032,453	1,435,417	-	1,435,417	2,467,870

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - DIRECT PREMIUMS WRITTEN

In the Province of Alberta - 1982

NAME OF COMPANY	Insurance Premiums			Consideration for Annuities			Grand Total
	Ordinary	Group	Total	Ordinary	Group	Total	
Western Life Assurance Company (The)	207,246	-	207,246	5,011	-	5,011	212,257
Zurich Life Insurance Company of Canada	1,737,257	244,824	1,982,081	1,560,142	111,001	1,671,143	3,653,224
Total	$246,464,216	$114,787,006	$361,251,222	$207,675,106	$141,179,133	$348,854,239	$710,105,461

Abstract of The Returns of Companies Transacting

LIFE INSURANCE — DIRECT CLAIMS INCLUDING DIVIDENDS

In The Province of Alberta — 1982

NAME OF COMPANY		Death Claims	Disability Claims	Matured Endowment	Annuity Payments	Surrender Values	Dividends	GRAND TOTAL
Abbey Life Insurance Company of Canada	Insurance	300,000	-	-	-	24,646	2,304	326,950
	Annuity	-	-	-	3,080	23,790	481	27,351
	Total	300,000	-	-	3,080	48,436	2,785	354,301
The Acadia Life Insurance Company	Insurance	-	-	2,000	-	38,000	-	40,000
	Annuity	-	-	-	-	11,000	-	11,000
	Total	-	-	2,000	-	49,000	-	51,000
Aetna Life Insurance Company	Insurance	215,775	-	-	-	16,819	(55,641)	176,953
	Annuity	-	-	-	(36)	-	-	(36)
	Total	215,775	-	-	(36)	16,819	(55,641)	176,917
Alexander Hamilton Life Insurance Company	Insurance	84,757	-	-	-	-	-	84,757
	Annuity	-	-	-	-	-	-	-
	Total	84,757	-	-	-	-	-	84,757
Allstate Life Insurance Company	Insurance	-	-	-	-	4,411	-	4,411
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	4,411	-	4,411
Allstate Life Insurance Company of Canada	Insurance	258,176	-	(1)	-	53,412	-	311,587
	Annuity	-	-	-	-	62,560	-	62,560
	Total	258,176	-	(1)	-	115,972	-	374,147
American Bankers Life Assurance Company of Florida	Insurance	239,244	-	-	-	-	-	239,244
	Annuity	-	-	-	-	-	-	-
	Total	239,244	-	-	-	-	-	239,244
American Health and Life Insurance Company	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
American Life Insurance Company	Insurance	52,000	-	-	-	-	-	52,000
	Annuity	-	-	-	-	-	-	-
	Total	52,000	-	-	-	-	-	52,000
Bankers Life and Casualty Company	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
Canada Life Assurance Company	Insurance	10,403,601	103,104	256,347	-	4,078,890	2,515,024	17,356,966
	Annuity	174,185	-	-	8,118,771	2,462,129	131,120	10,886,205
	Total	10,577,786	103,104	256,347	8,118,771	6,541,019	2,646,144	28,243,171
Canadian General Life Insurance Company	Insurance	119,425	-	-	-	-	114,479	233,904
	Annuity	-	-	-	-	-	-	-
	Total	119,425	-	-	-	-	114,479	233,904
Capitol Life Insurance Company (The)	Insurance	21	-	-	-	-	-	21
	Annuity	-	-	-	-	-	-	-
	Total	21	-	-	-	-	-	21

Abstract of The Returns of Companies Transacting

LIFE INSURANCE — DIRECT CLAIMS INCLUDING DIVIDENDS

In The Province of Alberta — 1982

NAME OF COMPANY		Death Claims	Disability Claims	Matured Endowment	Annuity Payments	Surrender Values	Dividends	GRAND TOTAL
Charter National Life Insurance Company	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
Chrysler Life Insurance Company of Canada	Insurance	71,241	-	-	-	-	-	71,241
	Annuity	-	-	-	-	-	-	-
	Total	71,241	-	-	-	-	-	71,241
Citadel Life Assurance Company	Insurance	417,000	-	4,000	-	437,000	145,000	1,003,000
	Annuity	-	-	1,000	-	937,000	15,000	953,000
	Total	417,000	-	5,000	-	1,374,000	160,000	1,956,000
College Retirement Equities Fund	Insurance	-	-	-	-	-	-	-
	Annuity	8,732	13,643	-	92,128	-	-	114,503
	Total	8,732	13,643	-	92,128	-	-	114,503
Colonia Life Insurance Company	Insurance	-	-	-	-	1,659	190,462	192,121
	Annuity	-	-	-	66,289	-	113	6,402
	Total	-	-	-	66,289	1,659	190,575	198,523
Combined Insurance Company of America	Insurance	(14)	-	-	-	8,505	-	8,491
	Annuity	-	-	-	-	-	-	-
	Total	(14)	-	-	-	8,505	-	8,491
Commercial Life Assurance Company of Canada	Insurance	639,153	-	86,576	-	293,450	199,394	1,218,573
	Annuity	-	1,593	9,305	51,212	114,586	-	176,696
	Total	639,153	1,593	95,881	51,212	408,036	199,394	1,395,269
Commercial Union Assurance Company PLC	Insurance	423,643	-	25,431	-	614,084	240,862	1,304,020
	Annuity	4,474	-	-	17,128	375,977	8,082	405,661
	Total	428,117	-	25,431	17,128	990,061	248,944	1,709,681
Confederation Life Insurance Company	Insurance	7,872,471	3,410	196,138	-	811,872	1,918,580	10,802,471
	Annuity	40,814	-	-	2,609,153	641,411	61,645	3,353,023
	Total	7,913,285	3,410	196,138	2,609,153	1,453,283	1,980,225	14,155,494
Connecticut General Life Insurance Company	Insurance	442	-	-	-	927	750	2,119
	Annuity	-	-	-	1,737	-	-	1,737
	Total	442	-	-	1,737	927	750	3,856
Constellation Assurance Company	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
Continental Assurance Company	Insurance	-	-	-	-	-	1,000	1,000
	Annuity	-	-	-	1,000	-	-	1,000
	Total	-	-	-	1,000	-	1,000	2,000
Cooperants Mutual Life Insurance Company	Insurance	-	-	1,131	-	6,018	1,273	8,422
	Annuity	-	-	-	-	8,800	-	8,800
	Total	-	-	1,131	-	14,818	1,273	17,222

Abstract of The Returns of Companies Transacting

LIFE INSURANCE — DIRECT CLAIMS INCLUDING DIVIDENDS

In The Province of Alberta — 1982

NAME OF COMPANY		Death Claims	Disability Claims	Matured Endowment	Annuity Payments	Surrender Values	Dividends	GRAND TOTAL
Co-Operators Life Insurance Company	Insurance	1,646,996	-	23,248	-	454,032	928,515	3,052,791
	Annuity	6,784	-	-	645,472	712,145	52,038	1,416,439
	Total	1,653,780	-	23,248	645,472	1,166,177	980,553	4,469,230
Credit Life Insurance Company (The)	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
Crown Life Insurance Company	Insurance	1,262,539	17,109	103,174	-	1,684,256	868,354	3,935,432
	Annuity	2,009	-	-	3,572,509	1,132,940	36,286	4,743,744
	Total	1,264,548	17,109	103,174	3,572,509	2,817,196	904,640	8,679,176
Cumis Life Insurance Company	Insurance	667,712	(28,428)	-	-	2,878	93,352	735,514
	Annuity	815	-	-	27,088	286,842	1,930	316,675
	Total	668,527	(28,428)	-	27,088	289,720	95,282	1,052,189
Cuna Mutual Insurance Society	Insurance	19,231	-	-	-	33,936	28,525	81,692
	Annuity	-	-	-	6,735	51,151	5,805	63,691
	Total	19,231	-	-	6,735	85,087	34,330	145,383
Desjardins Mutual Life Assurance Company	Insurance	62,394	-	-	-	1,260	772	64,426
	Annuity	-	-	-	-	-	-	-
	Total	62,394	-	-	-	1,260	772	64,426
Dominion Life Assurance Company (The)	Insurance	1,253,984	1,190	78,089	-	1,312,420	598,568	3,244,251
	Annuity	52,579	-	-	6,653,655	1,038,248	11,580	7,756,062
	Total	1,306,563	1,190	78,089	6,653,655	2,350,668	610,148	11,000,313
Dominion of Canada General Insurance Company	Insurance	201,219	-	17,845	-	59,130	-	278,194
	Annuity	41,051	-	-	260,253	83,023	-	384,327
	Total	242,270	-	17,845	260,253	142,153	-	662,521
Eaton Bay Life Assurance Company	Insurance	755,338	256	14,540	-	129,966	180,795	1,080,895
	Annuity	11,167	-	-	672,684	278,306	-	962,157
	Total	766,505	256	14,540	672,684	408,272	180,795	2,043,052
Empire Life Insurance Company	Insurance	183,822	1,800	32,903	-	1,230,788	233,723	1,683,036
	Annuity	14,094	-	-	404,032	1,348,654	9,439	1,776,219
	Total	197,916	1,800	32,903	404,032	2,579,442	243,162	3,459,255
Equitable Life Assurance Society of the United States	Insurance	108,065	-	-	-	-	56,830	164,895
	Annuity	-	-	-	47,308	-	15,830	63,138
	Total	108,065	-	-	47,308	-	72,660	228,033
Equitable Life Insurance Company of Canada	Insurance	420,112	-	19,210	-	803,802	714,217	1,957,341
	Annuity	130,057	-	-	2,863,487	1,110,947	13,720	4,118,211
	Total	550,169	-	19,210	2,863,487	1,914,749	727,937	6,075,552
Excelsior Life Insurance Company (The)	Insurance	7,311,188	14,811	92,189	-	2,088,711	490,004	9,996,903
	Annuity	49,126	-	-	954,097	7,195,500	2,237	8,200,960
	Total	7,360,314	14,811	92,189	954,097	9,284,211	492,241	18,197,863

Abstract of The Returns of Companies Transacting

LIFE INSURANCE — DIRECT CLAIMS INCLUDING DIVIDENDS

In The Province of Alberta — 1982

NAME OF COMPANY		Death Claims	Disability Claims	Matured Endowment	Annuity Payments	Surrender Values	Dividends	GRAND TOTAL
Family Life Assurance Company	Insurance	356,489	-	3,854	-	171,037	2,146	533,506
	Annuity	32,684	-	-	4,852	2,630,086	-	2,667,622
	Total	389,173	-	3,854	4,852	2,801,123	2,146	3,201,128
Federated Life Insurance Company	Insurance	128,000	-	2,000	-	94,913	-	224,913
	Annuity	-	-	-	65,459	-	-	65,459
	Total	128,000	-	2,000	65,459	94,913	-	290,372
Fidelity Life Assurance Company	Insurance	270,470	(4,200)	27,035	-	336,364	111,961	741,630
	Annuity	42,655	-	-	618,746	555,736	3,102	1,220,239
	Total	313,125	(4,200)	27,035	618,746	892,100	115,063	1,961,869
Financial Life Assurance Company of Canada	Insurance	291,962	-	-	-	315,632	34,494	642,088
	Annuity	1,172	-	-	2,856	236,633	-	240,661
	Total	293,134	-	-	2,856	552,265	34,494	882,749
Fireman's Fund American Life Insurance Company	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
Ford Life Insurance Company	Insurance	41,906	-	-	-	-	-	41,906
	Annuity	-	-	-	-	-	-	-
	Total	41,906	-	-	-	-	-	41,906
Franklin Life Insurance Company (The)	Insurance	-	-	-	-	1,000	1,000	2,000
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	1,000	1,000	2,000
General American Life Insurance Company	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
Glacier National Life Assurance Company	Insurance	2,500	-	-	-	6,388	-	8,888
	Annuity	-	-	-	-	-	-	-
	Total	2,500	-	-	-	6,388		8,888
Gerling Global Life Insurance Company	Insurance	-	-	-	-	(4,710)	1,518	(3,192)
	Annuity	-	-	-	3,627	12,918	522	17,067
	Total	-	-	-	3,627	8,208	2,040	13,875
Globe Life Insurance Company	Insurance	80,567	-	-	-	727,681	-	808,248
	Annuity	-	-	-	-	-	-	-
	Total	80,567	-	-	-	727,681	-	808,248
Great-West Life Assurance Company (The)	Insurance	13,515,967	18,161	289,801	-	6,370,554	5,776,947	25,971,430
	Annuity	345,024	-	-	12,780,847	21,736,377	744,368	35,606,616
	Total	13,860,991	18,161	289,801	12,780,847	28,106,931	6,521,315	61,578,046
Imperial Life Assurance Company of Canada	Insurance	1,380,761	420	159,494	-	783,840	1,515,954	3,840,469
	Annuity	50,978	-	-	6,462,049	1,448,371	29,671	7,991,069
	Total	1,431,739	420	159,494	6,462,049	2,232,211	1,545,625	11,831,538

Abstract of The Returns of Companies Transacting

LIFE INSURANCE — DIRECT CLAIMS INCLUDING DIVIDENDS

In The Province of Alberta — 1982

NAME OF COMPANY		Death Claims	Disability Claims	Matured Endowment	Annuity Payments	Surrender Values	Dividends	GRAND TOTAL
INA Life Insurance Company of Canada	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
Industrial Life Insurance Company	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
John Alden Life Insurance Company	Insurance	-	-	-	-	-	-	-
	Annuity	26,480	-	-	-	-	-	26,480
	Total	26,480	-	-	-	-	-	26,480
John Hancock Mutual Life Insurance Company	Insurance	543,890	373	-	-	2,763	71,899	618,925
	Annuity	-	-	-	1,514	5	(423)	1,096
	Total	543,890	373	-	1,514	2,768	71,476	620,021
Laurier Life Insurance Company	Insurance	24,214	-	-	-	1,916	-	26,130
	Annuity	-	-	-	-	-	-	-
	Total	24,214	-	-	-	1,916	-	26,130
Life Insurance Company of North America	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	11,232	-	-	11,232
	Total	-	-	-	11,232	-	-	11,232
Life Investors Insurance Company of America	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
London Life Insurance Company	Insurance	7,311,042	101,595	340,086	-	7,485,675	9,234,063	24,472,461
	Annuity	205,562	-	-	13,611,198	5,010,038	574,226	19,401,024
	Total	7,516,604	101,595	340,086	13,611,198	12,495,713	9,808,289	43,873,485
Maccabees Mutual Life Insurance Company	Insurance	2,003	-	3,000	-	17,281	3,090	25,374
	Annuity	-	-	-	-	-	-	-
	Total	2,003	-	3,000	-	17,281	3,090	25,374
Manufacturers Life Insurance Company (The)	Insurance	3,247,313	12,520	231,134	-	3,742,937	2,430,760	9,664,664
	Annuity	798,936	-	-	22,082,013	10,517,583	1,020,028	34,418,560
	Total	4,046,249	12,520	231,134	22,082,013	14,260,520	3,450,788	44,083,224
Maritime Life Assurance Company	Insurance	922,601	-	-	-	2,484,944	185,454	3,592,999
	Annuity	11,826	-	-	1,989,910	759,527	492	2,761,755
	Total	934,427	-	-	1,989,910	3,244,471	185,946	6,354,754
Massachusetts General Life Insurance Company	Insurance	1,000	-	1,000	-	20,550	17,828	40,378
	Annuity	-	-	-	-	3,661	260	3,921
	Total	1,000	-	1,000	-	24,211	18,088	44,299
Massachusetts Indemnity and Life Insurance Company	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-

Abstract of The Returns of Companies Transacting

LIFE INSURANCE — DIRECT CLAIMS INCLUDING DIVIDENDS

In The Province of Alberta — 1982

NAME OF COMPANY		Death Claims	Disability Claims	Matured Endowment	Annuity Payments	Surrender Values	Dividends	GRAND TOTAL
Massachusetts Mutual Life Insurance Company	Insurance	14,974	-	-	-	747	208	15,929
	Annuity	-	-	-	1,901	-	-	1,901
	Total	14,974	-	-	1,901	747	208	17,830
Metropolitan Life Insurance Company	Insurance	4,166,059	23,697	382,710	-	2,135,882	2,788,644	9,496,992
	Annuity	50,400	-	-	641,671	1,175,158	186,030	2,053,259
	Total	4,216,459	23,697	382,710	641,671	3,311,040	2,974,674	11,550,251
Minnesota Mutual Life Insurance Company	Insurance	-	-	-	-	-	61	61
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	61	61
Ministers Life-A Mutual Life Insurance Company	Insurance	598	-	-	-	1,571	3,992	6,161
	Annuity	-	-	-	-	-	-	-
	Total	598	-	-	-	1,571	3,992	6,161
Monarch Life Assurance Company	Insurance	1,920,456	100	297,388	-	1,989,269	1,168,485	5,375,698
	Annuity	75,467	200	-	4,614,547	2,779,580	47,207	7,517,001
	Total	1,995,923	300	297,388	4,614,547	4,768,849	1,215,692	12,892,699
Montreal Life Insurance Company	Insurance	637,956	-	132,203	-	579,994	67,341	1,417,494
	Annuity	24,228	-	-	871,818	535,389	-	1,431,435
	Total	662,184	-	132,203	871,818	1,115,383	67,341	2,848,929
Mony Life Insurance Company of Canada	Insurance	25,000	-	-	-	389,645	81,606	496,251
	Annuity	28,068	-	-	9,700	632,041	6,230	676,039
	Total	53,068	-	-	9,700	1,021,686	87,836	1,172,290
Mutual Life Assurance Company of Canada	Insurance	4,517,000	48,000	180,000	-	7,253,000	4,758,000	16,756,000
	Annuity	547,000	-	-	14,912,000	7,482,000	119,000	23,060,000
	Total	5,064,000	48,000	180,000	14,912,000	14,735,000	4,877,000	39,816,000
Mutual Life Insurance Company of New York	Insurance	78,708	-	14,226	-	393,464	204,502	690,900
	Annuity	-	-	-	1,342	10,417	-	11,759
	Total	78,708	-	14,226	1,342	403,881	204,502	702,659
Mutual of Omaha Insurance Company	Insurance	286,406	-	-	-	36,806	31,127	354,339
	Annuity	5,580	-	-	3,532	32,796	4,772	46,680
	Total	291,986	-	-	3,532	69,602	35,899	401,019
National Fidelity Life Insurance Company	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
National Life Assurance Company of Canada	Insurance	2,517,489	9,770	59,223	-	1,143,976	588,625	4,319,083
	Annuity	3,648	-	-	451,245	871,253	28,285	1,354,431
	Total	2,521,137	9,770	59,223	451,245	2,015,229	616,910	5,673,514
New York Life Insurance Company	Insurance	1,753,791	1,555	39,981	-	4,203,083	2,581,878	8,580,288
	Annuity	3,277	-	-	165,948	1,161,198	195,969	1,526,342
	Total	1,757,018	1,555	39,981	165,948	5,364,281	2,777,847	10,106,630

Abstract of The Returns of Companies Transacting

LIFE INSURANCE — DIRECT CLAIMS INCLUDING DIVIDENDS

In The Province of Alberta — 1982

NAME OF COMPANY		Death Claims	Disability Claims	Matured Endowment	Annuity Payments	Surrender Values	Dividends	GRAND TOTAL
North American Life Assurance Company	Insurance	1,480,851	26,037	159,930	-	1,510,569	1,137,538	4,314,925
	Annuity	95,706	-	-	3,256,017	1,943,703	113,825	5,409,251
	Total	1,576,557	26,037	159,930	3,256,017	3,454,272	1,251,363	9,724,176
North American Life and Casualty Company	Insurance	642,600	2,400	11,550	-	319,701	-	976,251
	Annuity	-	-	-	-	-	-	-
	Total	642,600	2,400	11,550	-	319,701	-	976,251
Northern Life Assurance Company of Canada	Insurance	774,962	2,354	14,147	-	221,218	279,430	1,292,111
	Annuity	-	-	-	32,111	285,758	3,288	321,157
	Total	774,962	2,354	14,147	32,111	506,976	282,718	1,613,268
North West Life Assurance Company of Canada	Insurance	593,002	37,452	2,000	-	761,205	66,730	1,460,389
	Annuity	(6,330)	-	-	258,999	652,399	2,089	907,157
	Total	586,672	37,452	2,000	258,999	1,413,604	68,819	2,367,546
Norwich Union Life Insurance Society (The)	Insurance	221,806	-	9,183	-	317,551	161,295	709,835
	Annuity	17,088	-	-	127,631	282,623	32,858	460,200
	Total	238,894	-	9,183	127,631	600,174	194,153	1,170,035
Occidental Life Insurance Company of Canada	Insurance	112,341	-	-	-	8,180	3,590	124,111
	Annuity	(111,516)	-	-	110,451	225,938	-	224,873
	Total	825	-	-	110,451	234,118	3,590	348,984
Old Republic Life Insurance Company	Insurance	73,697	-	-	-	-	-	73,697
	Annuity	-	-	-	-	-	-	-
	Total	73,697	-	-	-	-	-	73,697
Paramount Life Insurance Company	Insurance	43,650	2,949	-	-	53,740	396,834	497,173
	Annuity	149,332	-	-	-	676,251	13,253	838,836
	Total	192,982	2,949	-	-	729,991	410,087	1,336,009
Paul Revere Life Insurance Company	Insurance	45,057	20,000	2,716	-	127,130	-	194,903
	Annuity	-	-	-	6,893	636,090	-	642,983
	Total	45,057	20,000	2,716	6,893	763,220	-	837,886
Penn Mutual Life Insurance Company (The)	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
Pennsylvania Life Insurance Company	Insurance	269,948	-	-	-	76,466	103,947	450,361
	Annuity	-	-	-	-	-	-	-
	Total	269,948	-	-	-	76,466	103,947	450,361
Phoenix Assurance Company Limited	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
Phoenix Mutual Life Insurance Company	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-

Abstract of The Returns of Companies Transacting

LIFE INSURANCE — DIRECT CLAIMS INCLUDING DIVIDENDS

In The Province of Alberta — 1982

NAME OF COMPANY		Death Claims	Disability Claims	Matured Endowment	Annuity Payments	Surrender Values	Dividends	GRAND TOTAL
Pierce National Life Insurance Company	Insurance	6,056	-	-	-	12,409	-	18,465
	Annuity	-	-	-	-	-	-	-
	Total	6,056	-	-	-	12,409	-	18,465
Pioneer Life Assurance Company	Insurance	253,901	-	91,876	-	161,919	100,559	608,255
	Annuity	-	-	-	-	5,697	-	5,697
	Total	253,901	-	91,876	-	167,616	100,559	613,952
Pitts Life Insurance Company	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
Provident Alliance Life Insurance Company	Insurance	83,169	-	-	-	-	-	83,169
	Annuity	-	-	-	-	-	-	-
	Total	83,169	-	-	-	-	-	83,169
Provident Life and Accident Insurance Company	Insurance	57,100	-	-	-	-	-	57,100
	Annuity	-	-	-	-	-	-	-
	Total	57,100	-	-	-	-	-	57,100
Prudential Assurance Company Limited (The)	Insurance	2,574,000	-	113,000	-	3,160,000	1,674,000	7,521,000
	Annuity	84,000	-	-	(905,000)	(964,000)	805,000	(980,000)
	Total	2,658,000	-	113,000	(905,000)	2,196,000	2,479,000	6,541,000
Prudential Insurance Company of America	Insurance	5,431,334	57,482	492,058	-	1,497,974	4,421,663	11,900,511
	Annuity	39,868	1,635	-	391,952	409,366	439,280	1,282,101
	Total	5,471,202	59,117	492,058	391,952	1,907,340	4,860,943	13,182,612
Reliable Life Insurance Company	Insurance	107,000	-	-	-	-	67,885	174,885
	Annuity	-	-	-	-	-	-	-
	Total	107,000	-	-	-	-	67,885	174,885
Rocky Mountain Life Insurance Company	Insurance	92,500	137	-	244,213	245,208	20,411	602,469
	Annuity	-	-	-	123,304	2,146	1,394	128,844
	Total	92,500	137	-	367,517	247,354	21,805	729,313
Royal Life Insurance Limited	Insurance	177,808	-	-	-	60,389	49,902	288,099
	Annuity	-	-	-	409	100,152	11,189	111,750
	Total	177,808	-	-	409	160,541	61,091	399,849
Safeco Life Insurance Company	Insurance	3,500	-	-	-	-	-	3,500
	Annuity	-	-	-	-	-	-	-
	Total	3,500	-	-	-	-	-	3,500
Safeguard Life Assurance Company (The)	Insurance	1,000	-	6,000	-	9,315	1,490	17,805
	Annuity	-	-	-	3,452	-	32	3,484
	Total	1,000	-	6,000	3,452	9,315	1,522	21,289
Seaboard Life Insurance Company	Insurance	225,110	-	-	-	99,053	59,412	383,575
	Annuity	-	-	-	2,543	74,919	-	77,462
	Total	225,110	-	-	2,543	173,972	59,412	461,037

Abstract of The Returns of Companies Transacting

LIFE INSURANCE — DIRECT CLAIMS INCLUDING DIVIDENDS

In The Province of Alberta — 1982

NAME OF COMPANY		Death Claims	Disability Claims	Matured Endowment	Annuity Payments	Surrender Values	Dividends	GRAND TOTAL
Societe Commerciale de Reassurance	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-
Sovereign Life Assurance Company of Canada	Insurance	350,940	-	117,685	-	536,939	147,332	1,152,896
	Annuity	18,500	-	-	19,680	152,878	594	191,652
	Total	369,440	-	117,685	19,680	689,817	147,926	1,344,548
Standard Life Assurance Company (The)	Insurance	363,731	-	46,408	-	1,344,583	1,410,749	3,165,471
	Annuity	72,378	-	-	11,779,530	4,007,207	2,303	15,861,418
	Total	436,109	-	46,408	11,779,530	5,351,790	1,413,052	19,026,889
State Farm Life Insurance Company (The)	Insurance	130,580	-	-	-	127,532	190,209	448,321
	Annuity	-	-	-	-	52,730	30,754	83,484
	Total	130,580	-	-	-	180,262	220,963	531,805
Sun Alliance and London Assurance Company Limited	Insurance	643,000	-	8,218	-	44,056	33,993	729,267
	Annuity	-	-	-	750	-	-	750
	Total	643,000	-	8,218	750	44,056	33,993	730,017
Sun Life Assurance Company of Canada	Insurance	11,584,314	29,264	882,562	-	9,129,638	6,884,169	28,509,947
	Annuity	220,905	-	-	27,505,826	15,811,591	1,703,046	45,241,368
	Total	11,805,219	29,264	882,562	27,505,826	24,941,229	8,587,215	73,751,315
Teachers Insurance And Annuity Association	Insurance	-	-	-	-	-	6,336	6,336
	Annuity	10,331	-	-	135,142	-	407,559	553,032
	Total	10,331	-	-	135,142	-	413,895	559,368
Toronto Mutual Life Insurance Company	Insurance	257,817	3,291	86,780	-	246,289	255,014	849,191
	Annuity	3,179	-	3,071	-	11,684	10,273	28,207
	Total	260,996	3,291	89,851	-	257,973	265,287	877,398
Transamerica Occidental Life Insurance Company	Insurance	1,039,745	1,500	8,000	-	193,545	138	1,242,928
	Annuity	-	-	-	5,983	-	-	5,983
	Total	1,039,745	1,500	8,000	5,983	193,545	138	1,248,911
Travelers Insurance Company (Hartford, Conn.) (The)	Insurance	575,189	81,757	71,607	-	101,709	-	830,262
	Annuity	-	-	-	60,412	1,690	-	62,102
	Total	575,189	81,757	71,607	60,412	103,399	-	892,364
Travelers Life Insurance Company of Canada	Insurance	1,291,820	-	-	-	16,708	-	1,308,528
	Annuity	27,341	-	-	615,376	686,724	-	1,329,441
	Total	1,319,161	-	-	615,376	703,432	-	2,637,969
Union Mutual Life Insurance Company	Insurance	(5,000)	-	-	-	-	1,252	1,247
	Annuity	-	-	-	-	-	-	-
	Total	(5,000)	-	-	-	-	1,252	1,247
United American Insurance Company	Insurance	-	-	-	-	-	-	-
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-

Abstract of The Returns of Companies Transacting

LIFE INSURANCE — DIRECT CLAIMS INCLUDING DIVIDENDS

In The Province of Alberta — 1982

NAME OF COMPANY		Death Claims	Disability Claims	Matured Endowment	Annuity Payments	Surrender Values	Dividends	GRAND TOTAL
United Of Omaha Life Insurance Company	Insurance	-	-	-	-	3,525	-	3,525
	Annuity	-	-	-	-	-	-	-
	Total	-	-	-	-	3,525	-	3,525
Wawanesa Mutual Life Insurance Company	Insurance	335,035	-	5,000	-	66,069	48,805	454,909
	Annuity	35,275	-	-	231,486	287,052	379,374	933,187
	Total	370,310	-	5,000	231,486	353,121	428,179	1,388,096
Western Life Assurance Company (The)	Insurance	29,378	-	55,676	-	120,840	8,564	214,458
	Annuity	-	-	-	12,054	9,239	-	21,293
	Total	29,378	-	55,676	12,054	130,079	8,564	235,751
Zurich Life Insurance Company of Canada	Insurance	687,395	-	104,218	-	598,541	175,639	1,565,793
	Annuity	17,858	-	-	247,371	1,713,283	27,615	2,006,127
	Total	705,253	-	104,218	247,371	2,311,824	203,254	3,571,920
Grand Total	Insurance	109,587,988	589,866	5,404,569	244,213	76,049,075	58,835,611	250,711,322
	Annuity	3,462,737	17,071	13,376	150,338,161	102,530,896	7,308,771	263,671,012
	Total	113,050,725	606,937	5,417,945	150,582,374	178,579,971	66,144,382	514,382,334
	Insurance							
	Annuity							
	Total							
	Insurance							
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	Total							
	Insurance							
	Annuity							
	Total							
	Insurance							
	Annuity							
	Total							

Abstract of The Returns of Companies Transacting

LIFE INSURANCE ONLY — EXHIBIT OF CERTIFICATES (DIRECT)

In The Province of Alberta — 1982

NAME OF COMPANY		Gross in Force At end of 1981		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1982		Net in Force At Year End
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
Abbey Life Insurance Company of Canada	Ordinary	494	109,202,071	359	82,427,072	125	23,436,055	728	168,193,088	36,159,863
	Group	-	-	-	-	-	-	-	-	-
	Total	494	109,202,071	359	82,427,072	125	23,436,055	728	168,193,088	36,159,863
The Acadia Life Insurance Company	Ordinary	2,423	92,781,000	505	38,788,000	313	17,695,000	2,615	113,874,000	49,113,000
	Group	-	-	-	-	-	-	-	-	-
	Total	2,423	92,781,000	505	38,788,000	313	17,695,000	2,615	113,874,000	49,113,000
Aetna Life Insurance Company	Ordinary	107	729,367	-	126	10	144,500	97	584,993	584,993
	Group	20	172,984,000	1	16,453,000	-	167,000	21	189,270,000	189,253,000
	Total	127	173,713,367	1	16,453,126	10	311,500	118	189,854,993	189,837,993
Alexander Hamilton Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	9,903	15,571,078	5,630	12,011,834	6,339	12,622,302	9,194	14,960,610	14,960,610
	Total	9,903	15,571,078	5,630	12,011,834	6,339	12,622,302	9,194	14,960,610	14,960,610
Allstate Life Insurance Company	Ordinary	72	360,000	-	(8,000)	9	48,000	63	304,000	65,826,000
	Group	-	-	-	-	-	-	-	-	-
	Total	72	360,000	-	(8,000)	9	48,000	63	304,000	65,826,000
Allstate Life Insurance Company of Canada	Ordinary	3,944	152,874,000	926	71,763,000	646	34,964,000	4,224	189,673,000	124,151,000
	Group	-	60,617,000	-	2,584,000	-	187,000	-	63,014,000	63,014,000
	Total	3,944	213,491,000	926	74,347,000	646	35,151,000	4,224	252,687,000	187,165,000
American Bankers Life Assurance Company of Florida	Ordinary	36	368,000	-	-	36	368,000	-	-	-
	Group	-	19,548,388	-	1,155,120	-	316,217	-	20,297,291	20,297,291
	Total	36	19,826,388	-	1,155,120	36	684,217	-	20,297,291	20,297,291
American Health and Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	2	17,539	-	-	1	10,988	1	6,551	-
	Total	2	17,539	-	-	1	10,988	1	6,551	-
American Life Insurance Company	Ordinary	213	40,547,000	765	159,239,000	62	13,605,000	916	186,181,000	53,499,000
	Group	24	380,000	1	25,000	23	345,000	2	60,000	60,000
	Total	237	40,927,000	766	159,264,000	85	13,950,000	918	186,241,000	53,559,000
Atlantic Mutual Life Assurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Bankers Life and Casualty Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Canada Life Assurance Company (The)	Ordinary	25,144	843,976,121	3,480	248,968,421	3,197	154,100,378	25,427	938,844,164	895,880,084
	Group	229	3,588,664,107	124	555,698,566	80	166,871,536	273	3,977,491,137	3,977,491,137
	Total	25,373	4,432,640,228	3,604	804,666,987	3,277	320,971,914	25,700	4,916,335,301	4,873,371,221
Canadian General Life Insurance Company	Ordinary	788	114,674,232	539	102,079,438	233	34,509,700	1,094	182,243,970	40,731,027
	Group	5	208,803,867	1	86,053,569	-	28,524,888	6	266,332,548	151,508,589
	Total	793	323,478,099	540	188,133,007	233	63,034,588	1,100	448,576,518	192,239,616

Abstract of The Returns of Companies Transacting

LIFE INSURANCE ONLY — EXHIBIT OF CERTIFICATES (DIRECT)

In The Province of Alberta — 1982

NAME OF COMPANY		Gross in Force At end of 1981		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1982		Net in Force At Year End
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
Capitol Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	62	4,021,658	3	25,351	17	2,579,270	48	1,467,739	1,467,739
	Total	62	4,021,658	3	25,351	17	2,579,270	48	1,467,739	1,467,739
Charter National Life Insurance Company	Ordinary	2	70,000	1	65,000	-	-	3	135,000	135,000
	Group	-	-	-	-	-	-	-	-	-
	Total	2	70,000	1	65,000	-	-	3	135,000	135,000
Chrysler Life Insurance Company of Canada	Ordinary	-	-	-	-	-	-	-	-	-
	Group	2,503	8,912,773	365	2,492,184	1,190	6,147,674	1,678	5,257,283	5,257,283
	Total	2,503	8,912,773	365	2,492,184	1,190	6,147,674	1,678	5,257,283	5,257,283
Citadel Life Assurance Company	Ordinary	4,531	125,237,443	653	45,439,437	953	45,721,854	4,231	124,955,026	109,710,153
	Group	22	78,698,168	10	35,158,440	4	26,366,967	28	87,489,641	80,078,818
	Total	4,553	203,935,611	663	80,597,877	957	72,088,821	4,259	212,444,667	189,788,971
College Retirement Equities Fund	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Colonia Life Insurance Company	Ordinary	74	7,489,289	16	2,644,340	12	898,096	78	9,235,533	9,233,033
	Group	-	-	-	-	-	-	-	-	-
	Total	74	7,489,289	16	2,644,340	12	898,096	78	9,235,533	9,233,033
Combined Insurance Company of America	Ordinary	108	644,760	58	394,800	66	478,800	100	560,760	560,760
	Group	-	532,600	-	418,869	-	97,150	-	854,319	854,319
	Total	108	1,177,360	58	813,669	66	575,950	100	1,415,079	1,415,079
Commercial Life Assurance Company of Canada	Ordinary	4,738	128,613,017	331	39,768,627	517	26,799,475	4,552	141,582,169	69,107,715
	Group	4,477	75,700,010	458	17,212,359	4,574	86,870,851	361	6,041,518	5,455,198
	Total	9,215	204,313,027	789	56,980,986	5,091	113,670,326	4,913	147,623,687	74,562,913
Commercial Union Assurance Company PLC	Ordinary	5,546	328,963,175	1,910	142,641,154	1,918	115,943,296	5,538	355,661,033	213,608,269
	Group	5,610	51,495,760	106	5,366,566	1,107	3,376,784	4,609	53,485,542	51,195,758
	Total	11,156	380,458,935	2,016	148,007,720	3,025	119,320,080	10,147	409,146,575	264,804,027
Confederation Life Insurance Company	Ordinary	9,866	149,000,637	428	18,465,386	727	18,609,505	9,567	148,856,518	142,738,765
	Group	125	4,360,110,814	18	(683,426,591)	12	283,480,519	131	3,393,203,704	3,464,249,797
	Total	9,991	4,509,111,451	446	(664,961,205)	739	302,090,024	9,698	3,542,060,222	3,606,988,562
Connecticut General Life Insurance Company	Ordinary	5	31,000	-	-	1	2,000	4	29,000	14,213,448
	Group	4	11,086,996	1	2,181	-	2,705,258	5	8,383,919	6,770,631
	Total	9	11,117,996	1	2,181	1	2,707,258	9	8,412,919	20,984,079
Constellation Assurance Company	Ordinary	9	585,000	-	-	-	20,000	9	565,000	192,000
	Group	-	-	-	-	-	-	-	-	-
	Total	9	585,000	-	-	-	20,000	9	565,000	192,000
Continental Assurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

Abstract of The Returns of Companies Transacting

LIFE INSURANCE ONLY — EXHIBIT OF CERTIFICATES (DIRECT)

In The Province of Alberta — 1982

NAME OF COMPANY		Gross in Force At end of 1981		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1982		Net in Force At Year End
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
Cooperants Mutual Life Insurance Company	Ordinary	28	133,584	105	1,157,479	17	249,599	116	1,041,464	1,005,942
	Group	-	-	-	-	-	-	-	-	-
	Total	28	133,584	105	1,157,479	17	249,599	116	1,041,464	1,005,942
Co-operators Life Insurance Company	Ordinary	16,827	456,719,493	5,458	162,470,149	3,794	84,118,595	18,491	535,071,047	482,866,107
	Group	123	529,023,439	13	441,516,990	9	301,472,790	127	669,067,639	662,889,344
	Total	16,950	985,742,932	5,471	603,987,139	3,803	385,591,385	18,618	1,204,138,686	1,145,755,451
Credit Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Crown Life Insurance Company	Ordinary	13,940	412,943,228	1,263	115,635,001	1,382	79,137,307	13,821	449,440,922	493,561,366
	Group	98	421,337,549	26	91,573,182	23	60,737,095	101	452,173,636	449,614,705
	Total	14,038	834,280,777	1,289	207,208,183	1,405	139,874,402	13,922	901,614,558	943,176,071
Cumis Life Insurance Company	Ordinary	1,294	29,590,513	223	5,858,441	168	1,757,304	1,349	33,691,650	13,176,910
	Group	349	317,706,212	12	32,754,395	28	37,608,323	333	312,852,284	281,291,765
	Total	1,643	347,296,725	235	38,612,836	196	39,365,627	1,682	346,543,934	294,468,675
Cuna Mutual Insurance Society	Ordinary	1,382	8,375,314	10	61,358	94	922,203	1,298	7,514,469	23,531,550
	Group	-	-	-	-	-	-	-	-	29,762,857
	Total	1,382	8,375,314	10	61,358	94	922,203	1,298	7,514,469	53,294,467
Desjardins Mutual Life Assurance Company	Ordinary	24	1,379,821	3	135,956	10	(328,890)	17	1,844,667	1,822,732
	Group	14	23,751,685	3	746,847	3	8,710,180	14	15,788,352	17,674,012
	Total	38	25,131,506	6	882,803	13	8,381,290	31	17,633,019	19,496,804
Dominion Life Assurance Company	Ordinary	10,493	186,768,978	1,120	84,554,311	1,103	30,739,392	10,510	240,583,897	230,932,882
	Group	210	247,048,681	65	190,239,017	102	176,112,001	173	261,175,697	261,125,697
	Total	10,703	433,817,659	1,185	274,793,328	1,205	206,851,393	10,683	501,759,594	492,058,579
Dominion of Canada General Insurance Company	Ordinary	1,219	30,450,390	149	28,922,499	96	6,779,292	1,272	52,593,597	35,144,333
	Group	-	60,136,628	-	5,240,260	-	154,025	-	65,222,863	64,595,181
	Total	1,219	90,587,018	149	34,162,759	96	6,933,317	1,272	117,816,460	99,739,514
Eaton Bay Life Insurance Company	Ordinary	5,001	110,684,009	1,083	62,020,006	689	20,147,715	5,395	152,556,300	152,556,300
	Group	5,500	149,005,000	199	18,964,000	16	247,350	5,683	167,721,650	167,721,650
	Total	10,501	259,689,009	1,282	80,984,006	705	20,395,065	11,078	320,277,950	320,277,950
Empire Life Insurance Company	Ordinary	9,070	270,827,673	913	73,727,970	1,536	75,751,465	8,447	268,804,178	226,086,734
	Group	49	27,906,164	19	5,613,000	22	7,338,749	46	26,180,415	26,108,542
	Total	9,119	298,733,837	932	79,340,970	1,558	83,090,214	8,493	294,984,593	252,195,276
Equitable Life Assurance Society of the United States	Ordinary	40	907,028	1	32,836	1	18,593	40	921,271	267,046
	Group	4	47,873,064	-	138,860,950	-	193,284	4	186,540,730	57,405,710
	Total	44	48,780,092	1	138,893,786	1	211,877	44	187,462,001	57,672,756
Equitable Life Insurance Company of Canada	Ordinary	4,664	168,927,778	368	32,838,141	643	35,591,633	4,389	166,174,286	142,184,581
	Group	69	453,967,600	18	32,169,620	18	31,088,658	69	455,048,562	394,806,804
	Total	4,733	622,895,378	386	65,007,761	661	66,680,291	4,458	621,222,848	536,991,385

Abstract of The Returns of Companies Transacting

LIFE INSURANCE ONLY — EXHIBIT OF CERTIFICATES (DIRECT)

In The Province of Alberta — 1982

NAME OF COMPANY		Gross in Force At end of 1981		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1982		Net in Force At Year End
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
Excelsior Life Insurance Company (The)	Ordinary	15,485	600,451,116	2,736	279,344,026	2,619	138,253,827	15,602	741,541,315	671,824,812
	Group	256	1,822,714,216	69	547,792,171	80	251,840,258	245	2,118,666,129	2,117,959,734
	Total	15,741	2,423,165,332	2,805	827,136,197	2,699	390,094,085	15,847	2,860,207,444	2,789,784,546
Family Life Assurance Company	Ordinary	2,582	212,558,905	760	96,870,142	569	60,092,269	2,773	249,336,778	46,345,218
	Group	-	-	-	-	-	-	-	-	-
	Total	2,582	212,558,905	760	96,870,142	569	60,092,269	2,773	249,336,778	46,345,218
Federated Life Insurance Company	Ordinary	1,079	59,411,097	230	27,232,902	169	11,039,861	1,140	75,604,138	68,294,181
	Group	-	1,477,060	-	647,240	-	-	-	2,124,300	2,124,300
	Total	1,079	60,888,157	230	27,880,142	169	11,039,861	1,140	77,728,438	70,418,481
Fidelity Life Assurance Company	Ordinary	6,049	227,381,435	1,428	162,021,624	593	30,276,824	6,884	359,126,235	226,938,676
	Group	7	125,961,218	2	24,007,560	1	1,858,000	8	148,110,778	68,131,632
	Total	6,056	353,342,653	1,430	186,029,184	594	32,134,824	6,892	507,237,013	295,070,308
Financial Life Assurance Company of Canada	Ordinary	3,881	174,316,454	1,384	346,797,400	850	62,167,056	4,415	458,946,798	38,436,057
	Group	-	1,442,614	-	-	-	429,292	-	1,013,322	202,664
	Total	3,881	175,759,068	1,384	346,797,400	850	62,596,348	4,415	459,960,120	38,638,721
Fireman's Fund American Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Ford Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	38,465,492	-	7,499,604	-	29,963,129	-	16,001,967	16,001,967
	Total	-	38,465,492	-	7,499,604	-	29,963,129	-	16,001,967	16,001,967
Franklin Life Insurance Company (The)	Ordinary	49	1,457,000	5	508,000	13	350,000	41	1,615,000	1,615,000
	Group	-	-	-	-	-	-	-	-	-
	Total	49	1,457,000	5	508,000	13	350,000	41	1,615,000	1,615,000
General American Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	1	3,184,896	-	-	1	3,184,896	3,184,896
	Total	-	-	1	3,184,896	-	-	1	3,184,896	3,184,896
Glacier National Life Assurance Company	Ordinary	185	2,524,460	348	5,531,030	22	468,291	511	7,587,199	3,385,525
	Group	-	-	-	-	-	-	-	-	-
	Total	185	2,524,460	348	5,531,030	22	468,291	511	7,587,199	3,385,525
Gerling Global Life Insurance Company	Ordinary	225	36,499,305	285	39,125,826	67	8,903,179	443	66,721,952	40,789,111
	Group	-	-	-	-	-	-	-	-	-
	Total	225	36,499,305	285	39,125,826	67	8,903,179	443	66,721,952	40,789,111
Globe Life Insurance Company	Ordinary	524	8,989,742	24	2,700,574	64	3,826,365	484	7,863,951	3,754,663
	Group	2	10,176,916	-	117,594	-	8,749,624	2	1,544,886	1,544,886
	Total	526	19,166,658	24	2,818,168	64	12,575,989	486	9,408,837	5,299,549
Great-West Life Assurance Company (The)	Ordinary	35,149	1,226,358,101	3,956	319,938,666	4,560	239,980,397	34,545	1,306,316,370	1,316,165,973
	Group	451	4,951,307,837	176	2,231,198,838	83	1,278,648,462	544	5,903,858,213	5,863,742,028
	Total	35,600	6,177,665,938	4,132	2,551,137,504	4,643	1,518,628,859	35,089	7,210,174,583	7,179,808,001

Abstract of The Returns of Companies Transacting

LIFE INSURANCE ONLY — EXHIBIT OF CERTIFICATES (DIRECT)

In The Province of Alberta — 1982

NAME OF COMPANY		Gross in Force At end of 1981		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1982		Net in Force At Year End
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
Imperial Life Assurance Company of Canada	Ordinary	13,247	315,836,914	1,172	71,764,372	1,131	47,495,357	13,288	340,105,929	325,295,508
	Group	293	666,414,677	30	267,632,681	183	224,657,163	140	709,390,195	686,600,646
	Total	13,540	982,251,591	1,202	339,397,053	1,314	272,152,520	13,428	1,049,496,124	1,011,986,154
INA Life Insurance Company of Canada	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Industrial Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	364,016
	Group	-	29,152,146	-	1,035,675	-	3,206,858	-	26,980,963	26,980,963
	Total	-	29,152,146	-	1,035,675	-	3,206,858	-	26,980,963	27,344,979
John Alden Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	835,776	-	-	-	528,776	-	307,000	307,000
	Total	-	835,776	-	-	-	528,776	-	307,000	307,000
John Hancock Mutual Life Insurance Company	Ordinary	34	685,090	7	173,039	10	653,500	31	204,629	11,497,476
	Group	1	149,031,733	-	25,351,715	-	165,078,842	1	9,304,606	9,465,031
	Total	35	149,716,823	7	25,524,754	10	165,732,342	32	9,509,235	20,962,507
Laurier Life Insurance Company	Ordinary	894	21,952,715	76	13,045,000	63	5,359,311	907	29,638,404	4,171,902
	Group	-	1,002,316	1	7,881,250	-	224,242	1	8,659,324	5,754,156
	Total	894	22,955,031	77	20,926,250	63	5,583,553	908	38,297,728	9,926,058
Life Insurance Company of North America	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	228,240	-	28,656	-	-	-	256,896	256,896
	Total	-	228,240	-	28,656	-	-	-	256,896	256,896
Life Investors Insurance Company of America	Ordinary	-	-	-	-	-	-	-	-	-
	Group	24	1,243,000	10	159,000	-	-	34	1,402,000	1,402,000
	Total	24	1,243,000	10	159,000	-	-	34	1,402,000	1,402,000
London Life Insurance Company	Ordinary	115,914	2,581,476,271	13,173	584,952,573	12,006	446,758,194	117,081	2,719,670,650	2,607,413,371
	Group	1,139	1,818,851,683	184	1,040,562,745	210	1,070,198,376	1,113	1,789,216,052	1,789,216,052
	Total	117,053	4,400,327,954	13,357	1,625,515,318	12,216	1,516,956,570	118,194	4,508,886,702	4,396,629,423
Maccabees Mutual Life Insurance Company	Ordinary	410	480,213	2	2,607	35	49,458	377	433,362	433,352
	Group	-	-	-	-	-	-	-	-	-
	Total	410	480,213	2	2,607	35	49,458	377	433,362	433,352
Manufacturers Life Insurance Company (The)	Ordinary	37,237	1,047,152,509	3,370	341,089,376	3,487	247,749,953	37,120	1,140,491,932	1,232,439,246
	Group	40	95,533,669	68	41,528,404	12	7,219,580	96	129,842,493	129,842,493
	Total	37,277	1,142,686,178	3,438	382,617,780	3,499	254,969,533	37,216	1,270,334,425	1,362,281,739
Maritime Life Assurance Company	Ordinary	7,667	899,226,875	1,157	168,926,418	1,354	165,788,128	7,470	902,365,165	471,227,178
	Group	39	414,893,852	8	328,946,284	7	21,293,247	40	722,546,889	572,756,616
	Total	7,706	1,314,120,727	1,165	497,872,702	1,361	187,081,375	7,510	1,624,912,054	1,044,033,794
Massachusetts General Life Insurance Company	Ordinary	540	4,451,268	-	-	31	293,694	509	4,157,574	4,056,574
	Group	-	-	-	-	-	-	-	-	-
	Total	540	4,451,268	-	-	31	293,694	509	4,157,574	4,056,574

Abstract of The Returns of Companies Transacting

LIFE INSURANCE ONLY — EXHIBIT OF CERTIFICATES (DIRECT)

In The Province of Alberta — 1982

NAME OF COMPANY		Gross in Force At end of 1981		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1982		Net in Force At Year End
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
Massachusetts Indemnity and Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Massachusetts Mutual Life Insurance Company	Ordinary	8	105,200	-	133	2	16,000	6	89,333	89,333
	Group	-	2,045,684	-	-	-	66,704	-	1,978,980	1,978,980
	Total	8	2,150,884	-	133	2	82,704	6	2,068,313	2,068,313
Metropolitan Life Insurance Company	Ordinary	50,552	539,116,761	6,695	164,914,499	6,589	104,303,140	50,658	599,728,120	594,067,456
	Group	59	1,008,880,945	35	451,411,327	10	14,225,093	84	1,446,067,179	1,431,685,513
	Total	50,611	1,547,997,706	6,730	616,325,826	6,599	118,528,233	50,742	2,045,795,299	2,025,752,969
Minnesota Mutual Life Insurance Company	Ordinary	1	30,129	-	352	-	-	1	30,481	30,481
	Group	45	278,579	1	1,206	31	52,495	15	227,290	227,290
	Total	46	308,708	1	1,558	31	52,495	16	257,771	257,771
Ministers Life-A Mutual Life Insurance Company	Ordinary	86	431,379	5	9,303	3	2,825	88	437,857	437,857
	Group	-	-	-	-	-	-	-	-	-
	Total	86	431,379	5	9,303	3	2,825	88	437,857	437,857
Monarch Life Assurance Company (The)	Ordinary	25,981	648,701,185	3,204	229,215,674	2,648	104,764,171	26,537	773,152,688	679,390,589
	Group	123	17,261,008	23	1,515,000	37	4,230,805	109	14,545,203	14,355,203
	Total	26,104	665,962,193	3,227	230,730,674	2,685	108,994,976	26,646	787,697,891	693,745,792
Montreal Life Insurance Company	Ordinary	3,267	114,118,436	461	50,730,889	436	30,915,905	3,292	134,003,420	112,083,900
	Group	4	5,520,663	-	375,000	1	4,448,163	3	1,447,500	1,447,500
	Total	3,271	119,709,099	461	51,105,889	437	35,364,068	3,295	135,450,920	113,531,400
Mony Life Insurance Company of Canada	Ordinary	3,918	408,061,336	1,129	205,482,074	807	100,619,341	4,240	512,924,069	221,106,509
	Group	-	-	-	-	-	-	-	-	-
	Total	3,918	408,061,336	1,129	205,482,074	807	100,619,341	4,240	512,924,069	221,106,509
Mutual Life Assurance Company of Canada	Ordinary	53,631	1,300,015	6,833	511,640	6,525	165,834	53,939	1,645,821	1,637,027
	Group	308	726,605	57	544,736	77	80,033	288	1,191,308	1,189,154
	Total	53,939	2,026,620	6,890	1,056,376	6,602	245,867	54,227	2,837,129	2,826,181
Mutual Life Insurance Company of New York (The)	Ordinary	1,703	16,418,340	20	245,509	190	2,820,129	1,533	13,843,720	13,843,720
	Group	2	1,178,000	-	-	-	102,000	2	1,076,000	1,076,000
	Total	1,705	17,596,340	20	245,509	190	2,922,129	535	14,919,720	14,919,720
Mutual of Omaha Insurance Company	Ordinary	1,407	27,514,706	260	10,110,381	183	4,754,215	1,484	32,870,872	21,973,672
	Group	10	131,476,608	1	6,189,069	3	3,249,508	8	134,416,169	132,423,751
	Total	1,417	158,991,314	261	16,299,450	186	8,003,723	1,492	167,287,041	154,397,423
National Fidelity Life Insurance Company	Ordinary	-	-	1	25,000	-	-	1	25,000	25,000
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	1	25,300	-	-	1	25,000	25,000
National Life Assurance Company of Canada	Ordinary	8,835	304,777,465	2,234	230,668,819	1,164	68,926,843	9,905	466,519,441	387,746,591
	Group	44	485,608,335	152	174,036,978	12	8,111,053	184	651,534,260	589,445,108
	Total	8,879	790,385,800	2,386	404,705,797	1,176	77,037,896	10,089	1,118,053,701	977,191,699

Abstract of The Returns of Companies Transacting

LIFE INSURANCE ONLY — EXHIBIT OF CERTIFICATES (DIRECT)

In The Province of Alberta — 1982

NAME OF COMPANY		Gross in Force At end of 1981		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1982		Net in Force At Year End
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
New York Life Insurance Company	Ordinary	32,044	1,048,730,803	4,309	362,769,695	3,808	205,302,067	32,545	1,206,198,431	1,193,568,177
	Group	121	112,457,304	9	7,702,363	57	32,221,386	73	87,938,281	87,938,281
	Total	32,165	1,161,188,107	4,318	370,472,058	3,865	237,523,453	32,618	1,294,136,712	1,281,506,458
North American Life Assurance Company	Ordinary	13,012	387,832,842	1,800	150,987,579	1,511	86,710,124	13,301	452,110,297	453,233,308
	Group	34	764,170,172	17	126,600,314	7	7,112,129	44	883,658,357	883,658,357
	Total	13,046	1,152,003,014	1,817	277,587,893	1,518	93,822,253	13,345	1,335,768,654	1,336,891,665
North American Life and Casualty Company	Ordinary	1,743	16,146,138	20	160,432	204	2,214,183	1,559	14,092,387	14,092,387
	Group	1	102,775,200	-	19,155,884	-	17,858,377	1	104,072,707	104,047,707
	Total	1,744	118,921,338	20	19,316,316	204	20,072,560	1,560	118,165,094	118,140,094
Northern Life Assurance Company of Canada	Ordinary	3,843	91,507,689	534	44,752,025	514	23,545,738	3,863	112,713,976	111,663,134
	Group	63	217,575,886	-	29,600,576	19	123,635,547	44	123,540,915	96,868,915
	Total	3,906	309,083,575	534	74,352,601	533	147,181,285	3,907	236,254,891	208,532,049
North West Life Assurance Company of Canada	Ordinary	4,487	210,344,823	406	49,490,580	516	30,625,317	4,377	229,210,086	122,310,894
	Group	1	13,542,638	-	-	-	1,397,221	1	12,145,417	13,135,766
	Total	4,488	223,887,461	406	49,490,580	516	32,022,538	4,378	241,355,503	135,446,660
Norwich Union Life Insurance Society (The)	Ordinary	3,467	84,349,406	288	18,334,079	345	13,965,658	3,410	88,717,827	82,116,581
	Group	3	4,833,715	-	-	1	4,418,530	2	415,185	415,185
	Total	3,470	89,183,121	288	18,334,079	346	18,384,188	3,412	89,133,012	82,531,766
Occidental Life Insurance Company of Canada	Ordinary	1,688	235,160,757	1,987	219,367,453	322	31,873,057	3,353	422,655,153	114,458,647
	Group	-	-	-	-	-	-	-	-	-
	Total	1,688	235,160,757	1,987	219,367,453	322	31,873,057	3,353	422,655,153	114,458,647
Old Republic Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	6,620	12,591,474	2,111	8,863,532	5,176	10,175,353	3,555	11,279,653	11,279,653
	Total	6,620	12,591,474	2,111	8,863,532	5,176	10,175,353	3,555	11,279,653	11,279,653
Paramount Life Insurance Company	Ordinary	7,885	167,082,195	932	89,635,241	1,191	46,186,057	7,626	210,531,379	47,188,130
	Group	9	1,297,000	-	-	8	1,242,000	1	55,000	27,500
	Total	7,894	168,379,195	932	89,635,241	1,199	47,428,057	6,627	210,586,379	47,215,630
Paul Revere Life Insurance Company	Ordinary	2,932	99,794,819	338	39,573,543	485	29,939,163	2,785	109,429,199	107,365,902
	Group	-	4,936,838	-	557,734	-	-	-	5,494,572	5,494,572
	Total	2,932	104,731,657	338	40,131,277	485	29,939,163	2,785	114,923,771	112,860,474
Penn Mutual Life Insurance Company (The)	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Pennsylvania Life Insurance Company	Ordinary	2,131	33,973,764	740	15,855,581	291	6,175,546	2,580	43,653,799	43,020,899
	Group	-	49,200,489	-	-	-	5,098,578	-	44,101,911	44,101,911
	Total	2,131	83,174,253	740	15,855,581	291	11,274,124	2,580	87,755,710	87,122,810
Phoenix Assurance Company Limited	Ordinary	1	-	-	-	-	-	1	-	20,145
	Group	-	-	-	-	-	-	-	-	-
	Total	1	-	-	-	-	-	1	-	20,145

Abstract of The Returns of Companies Transacting

LIFE INSURANCE ONLY — EXHIBIT OF CERTIFICATES (DIRECT)

In The Province of Alberta — 1982

NAME OF COMPANY		Gross in Force At end of 1981		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1982		Net in Force At Year End
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
Phoenix Mutual Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Pierce National Life Insurance Company	Ordinary	237	344,611	9	24,742	18	36,028	228	333,325	333,325
	Group	-	-	-	-	-	-	-	-	-
	Total	237	344,611	9	24,742	18	36,028	228	333,325	333,325
Pioneer Life Assurance Company	Ordinary	4,799	137,296,662	2,142	126,224,144	787	31,611,908	6,154	231,908,898	231,908,898
	Group	-	-	-	-	-	-	-	-	-
	Total	4,799	137,296,662	2,142	126,224,144	787	31,611,908	6,154	231,908,898	231,908,898
Pitts Life Insurance Company	Ordinary	144	5,004,000	8	116,000	34	655,400	118	4,464,600	1,113,979
	Group	4	298,000	-	-	2	161,000	2	137,000	137,000
	Total	148	5,302,000	8	116,000	36	816,400	120	4,601,600	1,250,979
Provident Alliance Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	2	23,032,937	-	6,364,421	-	13,052,489	2	16,344,869	2,451,730
	Total	2	23,032,937	-	6,364,421	-	13,052,489	2	16,344,869	2,451,730
Provident Life and Accident Insurance Company	Ordinary	1	11,128	-	-	-	355	1	10,773	10,773
	Group	1	12,203,902	-	6,371,463	-	48,000	1	18,527,365	18,527,365
	Total	2	12,215,030	-	6,371,463	-	48,355	2	18,538,138	18,538,138
Prudential Assurance Company Limited (The)	Ordinary	12,406	371,206	2,556	158,005	1,957	82,394	13,005	446,817	425,003
	Group	17	939,236	17	293,214	1	260,224	33	972,226	971,582
	Total	12,423	1,310,442	2,573	451,219	1,958	342,618	13,038	1,419,043	1,396,585
Prudential Insurance Company of America	Ordinary	50,545	389,009,596	2,773	89,863,591	3,738	54,353,745	49,580	424,519,442	403,927,128
	Group	69	1,404,020,106	17	327,080,070	16	50,979,379	70	1,680,120,797	1,680,120,797
	Total	50,614	1,793,029,702	2,790	416,943,661	3,754	105,333,124	49,650	2,104,640,239	2,084,047,925
Reliable Life Insurance Company	Ordinary	8	17,274	23	1,812,500	1	81,000	30	1,748,774	471,774
	Group	-	57,781,429	-	70,081,628	-	62,618,528	-	65,244,529	64,004,163
	Total	8	57,798,703	23	71,894,128	1	62,699,528	30	66,993,303	64,475,937
Rocky Mountain Life Insurance Company	Ordinary	2,620	23,756,058	-	6,000	236	2,286,057	2,384	21,476,001	10,608,739
	Group	1	25,000	-	-	-	-	1	25,000	17,000
	Total	2,621	23,781,058	-	6,000	236	2,286,057	2,385	21,501,001	10,625,739
Royal Life Insurance Limited	Ordinary	2,292	62,725,836	352	17,362,576	332	11,447,447	2,312	68,640,965	66,050,579
	Group	-	13,564,661	-	24,450	-	-	-	13,589,111	11,812,306
	Total	2,292	76,290,497	352	17,387,026	332	11,447,447	2,312	82,230,076	77,862,885
Safeco Life Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Safeguard Life Assurance Company (The)	Ordinary	132	1,183,522	38	569,028	34	415,686	136	1,336,864	1,340,474
	Group	-	-	-	-	-	-	-	-	-
	Total	132	1,183,522	38	569,028	34	415,686	136	1,336,864	1,340,474

Abstract of The Returns of Companies Transacting

LIFE INSURANCE ONLY — EXHIBIT OF CERTIFICATES (DIRECT)

In The Province of Alberta — 1982

NAME OF COMPANY		Gross In Force At end of 1981		New Insured And Other Additions		Ceased During The Year		Gross In Force At end of 1982		Net In Force At Year End
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
Seaboard Life Insurance Company	Ordinary	2,478	91,663,815	652	53,632,305	441	23,818,612	2,689	121,477,508	87,900,315
	Group	209	189,474,283	8	212,557,362	50	169,555,502	167	232,476,143	211,265,466
	Total	2,687	281,138,098	660	266,189,667	491	193,374,114	2,856	353,953,651	299,165,781
Societe Commerciale De Reassurance	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sovereign Life Assurance Company of Canada	Ordinary	6,031	171,115,448	1,374	129,322,754	1,090	42,523,169	6,315	257,915,033	76,930,850
	Group	-	-	-	-	-	-	-	-	-
	Total	6,031	171,115,448	1,374	129,322,754	1,090	42,523,169	6,315	257,915,033	76,930,850
Standard Life Assurance Company (The)	Ordinary	9,369	272,088,589	679	67,807,809	786	29,324,502	9,262	310,571,896	299,870,520
	Group	5	8,206,168	2	2,246,327	2	324,530	5	10,127,965	11,168,917
	Total	9,374	280,294,757	681	70,054,136	788	29,649,032	9,267	320,699,861	311,039,437
State Farm Life Insurance Company (The)	Ordinary	3,167	83,554,435	257	16,147,002	257	11,385,522	3,167	88,315,915	88,256,915
	Group	-	1,804,788	-	195,624	-	19,000	-	1,981,412	1,981,412
	Total	3,167	85,359,223	257	16,342,626	257	11,404,522	3,167	90,297,327	90,238,327
Sun Alliance and London Assurance Company Limited	Ordinary	1,195	48,581,753	245	27,701,316	176	12,898,710	1,264	63,384,359	53,581,446
	Group	2	687,884	-	130,596	2	100,000	-	718,480	676,480
	Total	1,197	49,269,637	245	27,831,912	178	12,998,710	1,264	64,102,839	54,257,926
Sun Life Assurance Company of Canada	Ordinary	72,462	1,925,476,126	6,872	484,703,759	6,616	250,812,159	72,718	2,159,367,726	2,212,855,457
	Group	385	3,125,575,587	112	727,374,051	100	7,445,626	397	3,845,504,012	3,845,504,012
	Total	72,847	5,051,051,713	6,984	1,212,077,810	6,716	258,257,785	73,115	6,004,871,738	6,058,359,469
Teachers Insurance and Annuity Association	Ordinary	29	1,018,706	1	100,000	1	113,409	29	1,005,297	1,005,297
	Group	-	-	-	-	-	-	-	-	-
	Total	29	1,018,706	1	100,000	1	113,409	29	1,005,297	1,005,297
Toronto Mutual Life Insurance Company	Ordinary	3,596	82,192,104	520	24,337,000	177	10,708,811	3,939	95,820,293	42,792,086
	Group	-	-	-	-	-	-	-	-	-
	Total	3,596	82,192,104	520	24,337,000	177	10,708,811	3,939	95,820,293	42,792,086
Transamerica Occidental Life Insurance Company	Ordinary	15,206	693,480,968	326	22,278,808	2,372	137,654,557	13,162	578,105,219	477,714,553
	Group	36	9,701,676	1	1,535,000	22	9,549,888	15	1,686,788	19,361,440
	Total	15,242	733,182,644	329	23,813,808	2,394	147,204,445	13,177	579,792,007	497,075,993
Travelers Insurance Company (The) (Hartford, Conn.)	Ordinary	1,287	11,826,000	1	30,000	60	570,000	1,228	11,286,000	78,635,000
	Group	5	70,737,398	-	9,295,089	-	122,916	5	79,909,571	98,164,745
	Total	1,292	82,563,398	1	9,325,089	60	692,916	1,233	91,195,571	176,799,745
Travelers Life Insurance Company of Canada	Ordinary	1,794	105,998,227	642	53,796,474	452	32,043,570	1,984	127,751,131	140,549,084
	Group	909	532,228,282	164	127,652,123	260	102,821,279	813	557,059,126	107,760,790
	Total	2,703	638,226,509	806	181,448,597	712	134,864,849	2,797	684,810,257	148,309,874
Union Mutual Life Insurance Company	Ordinary	7	68,880	-	2,416	-	2,144	7	69,152	69,152
	Group	-	-	-	713,288	-	-	-	713,288	713,288
	Total	7	68,880	-	715,704	-	2,144	7	782,440	782,440

Abstract of The Returns of Companies transacting

LIFE INSURANCE ONLY — EXHIBIT OF CERTIFICATES (DIRECT)

In The Province of Alberta — 1982

NAME OF COMPANY		Gross in Force At end of 1981		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1982		Net in Force At Year End
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
United American Insurance Company	Ordinary	-	-	-	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
United of Omaha Life Insurance Company	Ordinary	153	717,440	2	33,714	6	24,508	149	726,646	726,646
	Group	-	-	-	-	-	-	-	-	-
	Total	153	717,440	2	33,714	6	24,508	149	726,646	726,646
Wawanesa Mutual Life Insurance Company	Ordinary	3,718	118,454,079	763	50,797,322	375	22,591,875	4,106	146,659,526	120,224,368
	Group	1	13,154,974	5	10,853,063	-	50,000	6	23,958,037	22,363,037
	Total	3,719	131,609,053	768	61,650,385	375	22,641,875	4,112	170,617,563	142,587,405
Western Life Assurance Company (The)	Ordinary	1,245	36,972,561	62	4,594,195	137	9,748,910	1,170	31,817,846	16,626,856
	Group	-	-	-	-	-	-	-	-	-
	Total	1,245	36,972,561	62	4,594,195	137	9,748,910	1,170	31,817,846	16,626,856
Zurich Life Insurance Company of Canada	Ordinary	5,411	194,291,860	1,166	135,041,767	921	58,565,725	5,656	270,767,902	252,836,694
	Group	74	70,052,412	27	17,147,500	21	15,765,993	80	71,433,919	71,412,587
	Total	5,485	264,344,272	1,193	152,189,267	942	74,331,718	5,736	342,201,821	324,249,281
GRAND TOTAL	Ordinary	786,187	20,087,852,463	104,441	7,169,417,231	94,739	3,929,315,047	795,889	23,327,954,647	19,591,314,742
	Group	40,821	29,533,389,091	10,381	7,882,952,010	20,059	4,978,827,037	31,143	32,437,514,064	31,329,594,860
	Total	827,008	49,621,241,554	114,822	15,052,369,241	114,798	8,908,142,084	827,032	55,765,468,711	50,920,909,602

Abstract of The Returns of Fraternal Societies

DIRECT PREMIUMS (INCLUDING DUES) AND DIRECT CLAIMS INCURRED

In The Province of Alberta - 1982

Name of Society	Direct Premiums, Contributions and Dues					Direct Claims			
	Life Insurance Fund	Annuity Fund	Accident & Sickness Insurance Fund	Other Funds	Total	Life Insurance Annuity Fund	Accident & Sickness Insurance Fund	Other Funds	Total
Actra Fraternal Benefit Society	13,182	-	28,060	-	41,242	-	4,893	-	4,893
Associated Canadian Travelers	364	-	30,975	58,275	89,614	2,460	10,416	-	12,876
Canadian Foresters Life Insurance Society	128,963	6,048	-	-	135,011	134,271	-	-	134,271
Canadian Slovak Benefit Society	3,214	-	76	704	3,994	12,725	-	-	12,725
Croatian Fraternal Union of America	3,960	-	1,[illegible]	1[illegible]	[illegible]	7,994	1,087	-	9,081
Electrical Workers Benefit Association	45,002	-	15,121	-	60,123	6,000	-	-	6,000
Grand Orange Lodge of British America Benefit Fund	11,908	-	-	-	11,908	12,404	-	-	12,404
Independent Mutual Benefit Federation	-	-	105	1,621	1,726	-	-	2,650	2,650
Independent Order of Foresters	5,919,986	207,334	128,499	-	6,255,819	1,257,062	47,978	-	1,305,040
Knights of Columbus	626,133	-	-	-	626,133	287,807	-	-	287,807
Locomotive Engineers Mutual Life & Accident Insurance Association	2,984	-	1,385	-	4,369	7,890	129	-	8,019
Lutheran Life Insurance Society of Canada	1,244,654	520,183	70,533	-	1,835,370	557,463	16,862	-	574,325
North American Benefit Association	1,127	-	-	2	1,129	2,707	-	-	2,707
North West Commercial Travellers' Association of Canada	-	-	-	55,565	55,565	30,270	-	-	30,270
Order of United Commercial Travelers of America	-	-	5,648	2,519	8,167	-	6,758	-	6,758
Sons of Norway	115,563	-	33,369	-	148,932	5,730	612	-	6,342
Sons of Scotland Benevolent Association	7,578	-	-	-	7,578	13,271	-	-	13,271
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	13,653	-	-	2,478	16,131	30,526	-	-	30,526
Ukrainian National Association Inc.	9,470	-	594	220	10,284	1,522	-	-	1,522
United Transportation Union Insurance Association	16,590	-	10,820	-	27,410	25,511	596	-	26,107
Workers Benevolent Association of Canada	17,876	22,827	2,216	(3,673)	39,246	59,137	1,406	22,827	83,370
Total	$8,182,107	$756,392	$328,639	$117,857	$9,384,995	$2,454,750	$90,737	$25,477	$2,570,964

Abstract of The Returns of Fraternal Societies Transacting

LIFE INSURANCE ONLY — EXHIBIT OF CERTIFICATES (DIRECT)

In The Province of Alberta — 1982

Name of Society	Gross in Force At end of 1981		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1982		Net in Force At Year End
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
Actra Fraternal Benefit Society	468	1,803,000	95	760,500	73	452,000	490	2,111,500	1,836,500
Associated Canadian Travellers	153	145,491	10	10,160	14	14,503	149	141,148	141,148
Canadian Foresters Life Insurance Society	1,465	7,276,746	23	195,889	85	600,338	1,403	6,872,297	6,524,478
Canadian Slovak Benefit Society	146	161,235	-	-	11	14,863	135	146,372	146,372
Croatian Fraternal Union of America	165	197,606	8	91,544	16	21,000	157	268,150	268,150
Electrical Workers Benefit Association	3,853	6,164,800	1,255	4,050,400	435	869,200	4,673	9,346,000	9,346,000
Grand Orange Lodge of British America Benefit Fund	131	290,108	14	62,084	12	33,881	133	318,311	318,311
Independent Mutual Benefit Federation	17	-	-	-	3	-	14	-	-
Independent Order of Foresters	26,643	419,417,568	2,545	103,635,269	2,279	71,819,399	26,909	451,233,438	449,956,390
Knights of Columbus	3,083	29,581,908	588	10,567,658	134	1,642,670	3,537	38,506,896	38,506,896
Locomotive Engineers Mutual Life & Accident Insurance Association	50	122,871	4	14,470	9	26,710	45	110,631	110,631
Lutheran Life Insurance Society of Canada	6,069	69,547,089	445	13,348,354	325	7,237,605	6,189	75,657,838	70,500,953
North American Benefit Association	137	55,230	-	583	3	2,696	134	53,117	53,117
North West Commercial Travellers' Association of Canada	2,676	2,379,565	425	387,230	388	364,680	2,713	2,402,115	2,402,115
Order of United Commercial Travelers of America	-	-	-	-	-	-	-	-	-
Sons of Norway	371	7,663,196	92	4,468,759	40	1,318,000	423	10,813,955	8,081,055
Sons of Scotland Benevolent Association	159	244,420	-	37,687	7	13,634	152	268,473	268,473
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	198	665,207	31	85,266	17	49,773	212	700,700	700,700
Ukrainian National Association Incorporated	171	261,000	2	2,000	6	6,000	167	257,000	257,000
United Transportation Union Insurance Association	-	-	-	-	-	-	-	-	-
Workers Benevolent Association of Canada	879	1,085,436	13	64,600	71	91,021	821	1,059,015	1,059,015
Total	$ 46,834	$ 547,062,476	$ 5,550	$ 137,782,453	$ 3,928	$ 84,577,973	$ 48,456	$ 600,266,956	$ 590,477,304

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

AUTOMOBILE AND ACCIDENT & SICKNESS

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	AUTOMOBILE			ACCIDENT & SICKNESS		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Abbey Life Insurance Company of Canada	-	-	-	2,598	290	11.1
Abstainer's Insurance Company	2,548,666	2,268,519	89.0	-	-	-
Acadia Life Insurance Company	-	-	-	-	-	-
Advocate General Insurance Company of Canada	2,133,000	1,913,000	89.6	-	-	-
Aetna Casualty Company of Canada	2,509,000	2,419,000	96.4	-	-	-
Aetna Casualty and Surety Company	432,000	166,000	38.4	-	-	-
Aetna Insurance Company	-	-	-	-	-	-
Aetna Life Insurance Company	-	-	-	1,418,971	746,728	52.6
Affiliated F. M. Insurance Company	-	-	-	-	-	-
Alberta General Insurance Company	-	-	-	-	-	-
Alberta Motor Association Insurance Company	28,150,056	18,445,403	65.5	18,102	13,750	75.9
Albion Insurance Company of Canada	2,000	7,000	350.0	-	-	-
Alexander Hamilton Life Insurance Company of America	-	-	-	380,311	192,194	50.5
Allendale Mutual Insurance Company	-	-	-	-	-	-
Allianz Insurance Company	-	-	-	-	-	-
Allstate Insurance Company	-	1,000	-	-	-	-
Allstate Insurance Company of Canada	26,314,000	19,397,000	73.7	435,000	79,000	18.1
Allstate Life Insurance Company	-	-	-	-	-	-
Allstate Life Insurance Company of Canada	-	-	-	141,983	178,337	125.6
American Bankers Insurance Company of Flordia	-	-	-	59,000	-	-
American Bankers Life Assurance Company of Flordia	-	-	-	136,684	26,795	19.6
American Credit Indemnity Company of New York	-	-	-	-	-	-
American Health and Life Insurance Company	-	-	-	-	-	-
American Home Assurance Company	647,000	195,000	30.1	280,000	346,000	123.6
American Insurance Company	-	(259,000)	-	-	-	-
American Life Insurance Company	-	-	-	1,000	-	-
American Mutual Liability Insurance Company	1,000	-	-	-	-	-
American National Fire Insurance Company	-	-	-	-	-	-
American Road Insurance Company	256,000	265,000	103.5	-	-	-
Anglo Canada General Insurance Company	-	-	-	-	-	-
Argonaut Insurance Company	-	-	-	-	-	-
Arkwright-Boston Manufacturers Mutual Insurance Company	-	-	-	-	-	-
Aviation & General Insurance Company Limited	-	-	-	-	-	-
Balboa Insurance Company	-	-	-	-	-	-
Baloise Insurance Company Limited	-	-	-	-	-	-
Baltica-Skandinavia Insurance Company of Canada	-	-	-	-	-	-
Bankers Life and Casualty Company	-	-	-	6,511	-	-
Boiler Inspection and Insurance Company of Canada	-	-	-	-	-	-
British Aviation Insurance Company Limited	-	-	-	1,000	-	-

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

AUTOMOBILE AND ACCIDENT & SICKNESS

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	AUTOMOBILE			ACCIDENT & SICKNESS		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Buffalo Reinsurance Company	-	-	-	-	-	-
Calvert Insurance Company	-	-	-	-	-	-
Canada Accident and Fire Assurance Company	12,000	54,000	450.0	-	3,000	-
Canada Life Assurance Company	-	-	-	8,205,695	4,717,153	57.5
Canada West Insurance Company	10,748,278	7,202,650	67.0	-	-	-
Canadian Commerce Insurance Company	1,000	-	-	-	-	-
Canadian General Insurance Company	2,812,000	2,997,000	106.6	-	-	-
Canadian General Life Insurance Company	-	-	-	-	-	-
Canadian Great Lakes Casualty and Surety Co. Ltd.	-	-	-	-	-	-
Canadian Home Assurance Company	25,329,000	17,984,000	71.0	-	-	-
Canadian Indemnity Company	11,745,000	6,167,000	52.5	-	-	-
Canadian Provincial Insurance Company	1,307,000	1,133,000	86.6	-	-	-
Canadian Surety Company	4,531,000	3,026,000	66.7	-	-	-
Canadian Universal Insurance Company Limited	619	-	-	-	-	-
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	-	-	-	-	-	-
Capitol Life Insurance Company	-	-	-	203	210	103.4
Casualty Company of Canada	729,000	748,000	102.6	-	-	-
Centennial Insurance Company	2,000	-	-	-	-	-
Century Insurance Company of Canada	1,311,000	1,113,000	84.9	-	-	-
Charter National Life Insurance Company	-	-	-	-	-	-
Chateau Insurance Company	116,000	67,000	57.7	-	-	-
Chicago Title Insurance Company	-	-	-	-	-	-
Chrysler Insurance Company	143,000	44,000	30.7	-	-	-
Chrysler Life Insurance Company of Canada	-	-	-	8,244	4,223	51.2
Chubb Insurance Company of Canada	6,000	33,000	550.0	9,000	33,000	366.6
Citadel General Assurance Company	393,000	354,000	90.0	6,319,000	5,823,000	92.1
Citadel Life Assurance Company	-	-	-	408,000	70,000	17.1
College Retirement Equities Fund	-	-	-	-	-	-
Colonia Life Insurance Company	-	-	-	-	-	-
Combined Insurance Company of America	-	-	-	1,859,838	474,511	25.5
Commerce Group Insurance Company	13,000	2,000	15.3	-	-	-
Commerce and Industry Insurance Company of Canada	41,087	66,952	162.9	1,809	(389)	-
Commercial Life Assurance Company of Canada	-	-	-	5,097	1,160	22.8
Commercial Travelers Mutual Insurance Company	-	-	-	2,611	(312)	-
Commercial Union Assurance Company of Canada	14,432,000	13,142,000	91.0	421,000	46,000	10.9
Commercial Union Assurance Company plc	-	-	-	-	-	-
Commonwealth Insurance Company	-	(10,000)	-	-	-	-
Confederation Life Insurance Company	-	-	-	14,249,935	16,082,799	112.8
Connecticut General Life Insurance Company	-	-	-	356,924	141,854	39.7
Constellation Assurance Company	-	-	-	2,425,772	1,410,160	58.1
Constitution Insurance Company of Canada	3,908,000	2,286,000	58.5	3,000	-	-

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

AUTOMOBILE AND ACCIDENT & SICKNESS

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	AUTOMOBILE			ACCIDENT & SICKNESS		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Continental Assurance Company	-	-	-	3,000	2,000	66.6
Continental Casualty Company	-	-	-	-	-	-
Continental Insurance Company	7,411,000	4,596,000	62.0	322,000	71,000	22.0
Continental Insurance Company of Canada	379,000	569,000	150.1	187,000	24,000	12.8
Contingency Insurance Company Limited	590,000	326,000	55.2	-	-	-
Cooperants Mutual Life Insurance Company	-	-	-	-	-	-
Co-operative Fire and Casualty Company	70,031,000	54,420,000	77.7	3,113,000	2,658,000	85.4
Co-operative Life Insurance Company	-	-	-	-	-	-
Cornhill Insurance Company of Canada	2,477,000	3,552,000	143.4	-	-	-
Coronation Insurance Company Limited	-	(7,200)	-	-	-	-
Credit Life Insurance Company	-	-	-	-	-	-
Crown Life Insurance Company	-	-	-	3,940,855	3,769,693	95.6
Cumis General Insurance Company	5,000	5,000	100.0	12,000	3,000	25.0
Cumis Life Insurance Company	-	-	-	435,114	145,007	33.3
Cuna Mutual Insurance Society	662	3,328	502.7	-	-	-
Desjardins Mutual Life Assurance Company	-	-	-	30,854	46,638	151.1
Dominion of Canada General Insurance Company	7,160,000	8,575,000	119.8	8,364	8,230	98.4
Dominion Insurance Corporation	1,529,000	866,000	56.6	60,000	(2,000)	-
Dominion Life Assurance Company	-	-	-	3,251,602	2,525,936	77.6
Eagle Star Insurance Company Limited	-	-	-	-	-	-
Eaton Bay Insurance Company	1,429,000	1,379,000	96.5	-	-	-
Eaton Bay Life Assurance Company	-	-	-	467,138	223,515	47.8
Ecclesiastical Insurance Office Public Limited Co.	1,000	-	-	-	-	-
Economical Mutual Insurance Company	11,429,000	8,959,000	78.4	64,000	26,000	40.6
Elite Insurance Company	-	-	-	-	-	-
Emmco Insurance Company	-	1,000	-	-	6,000	-
Empire Life Insurance Company	-	-	-	136,672	50,025	36.6
Employers Insurance of Wausau A Mutual Company	5,868,000	3,104,000	52.9	-	-	-
Employers Reinsurance Corporation	-	-	-	-	-	-
English & American Insurance Company Limited	-	-	-	-	-	-
Ennia Insurance Company (U.K.) Limited	-	-	-	-	-	-
Equitable General Insurance Company	191,000	491,000	257.0	-	-	-
Equitable Life Assurance Society of the U.S.	-	-	-	139,960	33,825	24.1
Equitable Life Insurance Company of Canada	-	-	-	684,197	515,878	75.3
Excelsior Life Insurance Company	-	-	-	16,749,754	11,830,011	70.6
Family Life Assurance Company	-	-	-	-	-	-
Federal Insurance Company	-	-	-	-	-	-
Federated Life Insurance Company	-	-	-	40,350	197	.4
Federated Mutual Insurance Company	4,304,000	2,985,000	69.3	3,000	-	-
Federation Insurance Company of Canada	1,011,000	699,000	69.1	-	-	-
Fidelity Insurance Company of Canada	8,000	20,000	250.0	-	-	-
Fidelity Life Assurance Company	-	-	-	50,048	8,154	16.3

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

AUTOMOBILE AND ACCIDENT & SICKNESS

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	AUTOMOBILE			ACCIDENT & SICKNESS		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Financial Life Assurance Company of Canada	-	-	-	20,768	4,238	20.4
Fire Insurance Company of Canada	-	-	-	-	-	-
Fireman's Fund American Life Insurance Company	-	-	-	33,485	-	-
Fireman's Fund Insurance Company	-	110,000	-	-	-	-
Fireman's Fund Insurance Company of Canada	20,631,000	16,202,000	78.5	-	-	-
First National Insurance Company of America	1,695,000	919,000	54.2	-	-	-
Ford Life Insurance Company	-	-	-	31,376	(16,971)	-
Foremost Insurance Company, Grand Rapids, Michigan	-	-	-	-	-	-
Foresters Indemnity Company	-	-	-	-	1,000	-
Franklin Life Insurance Company	-	-	-	-	-	-
Gan Incendie-Accidents	258,000	82,000	31.8	-	-	-
General Accident Assurance Company of Canada	13,258,000	10,155,000	76.5	-	-	-
General American Life Insurance Company	-	-	-	20,529	21,906	106.7
Gerling Global General Insurance Company	-	-	-	-	-	-
Gerling Global Life Insurance Company	-	-	-	-	-	-
General Insurance Company of America	774,000	192,000	24.8	-	-	-
Gibraltar General Insurance Company	(603)	(467)	-	-	-	-
Glacier National Life Assurance Company	-	-	-	22,716	(833)	-
Globe Life Insurance Company	-	-	-	-	-	-
Gold Circle Insurance Company	645,000	660,000	102.3	-	-	-
Gore Mutual Insurance Company	4,745,000	4,031,000	84.9	-	-	-
Grain Insurance and Guarantee Company	-	-	-	-	-	-
Great American Insurance Company	-	-	-	-	-	-
Great Eastern Insurance Company	-	(181,000)	-	-	-	-
Great-West Life Assurance Company	-	-	-	29,650,734	22,320,559	75.3
Guardian Insurance Company of Canada	33,313,674	11,966,000	104.7	70,000	18,000	25.7
Guarantee Company of North America	-	-	-	-	-	-
Halifax Insurance Company	8,412,000	5,804,000	69.0	6,000	-	-
Hanover Insurance Company	-	-	-	-	-	-
Hartford Fire Insurance Company	93,000	75,000	80.6	-	-	-
Herald Insurance Company	378,000	273,000	72.2	-	-	-
Highlands Insurance Company	(1,000)	-	-	-	-	-
Home Insurance Company	20,254,000	12,632,000	62.4	-	-	-
Ideal Mutual Insurance Company	1,000	6,000	600.0	-	-	-
Imperial Life Assurance Company of Canada	-	-	-	3,508,669	1,968,003	56.1
INA Insurance Company of Canada	1,461,000	1,101,000	75.4	41,000	8,000	19.5
INA Life Insurance Company of Canada	-	-	-	43,612	38,657	88.6
Industrial Life Insurance Company	-	-	-	58,662	22,723	38.7
Insurance Company of North America	43,000	131,000	304.6	-	180,000	-
Insurance Corporation of Ireland Limited	538,000	495,000	92.0	-	-	-
Jevco Insurance Company	-	23,000	-	-	-	-
John Alden Life Insurance Company	-	-	-	-	-	-

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

AUTOMOBILE AND ACCIDENT & SICKNESS

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	AUTOMOBILE			ACCIDENT & SICKNESS		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
John Deere Insurance Company of Canada	86,000	28,000	32.6	19,000	11,000	57.9
John Hancock Mutual Life Insurance Company	-	-	-	380,157	299,260	78.7
Kansa General Insurance Company	(1,000)	(185,000)	-	-	-	-
Laurentian Shield Insurance Company	-	-	-	-	-	-
Laurier Life Insurance Company	-	-	-	31,392	61,403	195.6
Lawyers Title Insurance Corporation	-	-	-	-	-	-
Le Assicurazioni D'Italia	-	-	-	-	-	-
Le Groupe Desjardins, Assurances Generales	(62,576)	218,999	-	-	-	-
Liberty Mutual Fire Insurance Company	10,318,000	8,360,000	81.0	-	-	-
Liberty Mutual Insurance Company	1,033,000	897,000	86.8	1,000	8,000	800.0
Life Insurance Company of North America	-	-	-	77,370	1,011,515	1307.4
Life Investors Insurance Company of America	-	-	-	-	-	-
London Assurance	-	-	-	-	-	-
London-Canada Insurance Company	-	-	-	-	-	-
London Life Insurance Company	-	-	-	20,710,065	20,012,857	96.6
London and Midland General Insurance Company	-	-	-	134,000	95,000	70.8
Lumbermens Mutual Casualty Company	41,000	87,000	212.1	8,000	-	-
Lumbermens Underwriting Alliance	-	-	-	-	-	-
Maccabees Mutual Life Insurance Company	-	-	-	137	-	-
Manufacturers Life Insurance Company	-	-	-	368,093	329,271	89.5
Maplex General Insurance Company	449,672	421,957	93.8	-	-	-
Marine Indemnity Insurance Company of America	-	-	-	-	-	-
Maritime Life Assurance Company	-	-	-	4,575,625	2,817,937	61.5
Markel Insurance Company of Canada	2,759,000	624,000	22.6	-	67,000	-
Maryland Casualty Company	-	-	-	-	-	-
Massachusetts General Life Insurance Company	-	-	-	189,775	69,458	36.6
Massachusetts Indemnity and Life Insurance Company	-	-	-	1,114,463	156,165	14.0
Massachusetts Mutual Life Insurance Company	-	-	-	40,342	5,126	12.7
Mennonite Mutual Relief Insurance Company Limited	-	-	-	-	-	-
Mercantile and General Reinsurance Company of Canada	-	-	-	-	-	-
Metropolitan Life Insurance Company	-	-	-	2,794,730	1,937,094	69.3
Midland Insurance Company	5,000	-	-	-	-	-
Ministers Life-A Mutual Life Insurance Company	-	-	-	512	(241)	-
Minnesota Mutual Life Insurance Company	-	-	-	-	-	-
Missisquoi & Rouville Insurance Company	636,000	296,000	46.5	-	-	-
Monarch Life Assurance Company	-	-	-	186,344	107,682	57.7
Montreal Life Insurance Company	-	-	-	17,345	3,638	20.9
Mony Life Insurance Company of Canada	-	-	-	134,563	23,492	17.4
Mortgage Insurance Company of Canada	-	-	-	-	-	-
Motors Insurance Corporation	2,028,000	1,560,000	76.9	-	-	-
Mutual Life Assurance Company of Canada	-	-	-	9,525,000	9,072,000	95.2

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

AUTOMOBILE AND ACCIDENT & SICKNESS

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	AUTOMOBILE			ACCIDENT & SICKNESS		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Mutual Life Insurance Company of New York	31,447	13,387	42.5	-	-	-
Mutual of Omaha Insurance Company	-	-	-	3,967,459	2,759,078	69.5
National Employers' Mutual General Insurance Association	-	-	-	-	-	-
National Fidelity Life Insurance Company	-	-	-	50,709	20,902	41.2
National Life Assurance Company of Canada	2,165,876	1,658,878	76.5	-	-	-
New Hampshire Insurance Company	8,000	2,000	25.0	-	-	-
New Rotterdam Insurance Company	517,000	163,000	31.5	-	-	-
New York Life Insurance Company	-	-	-	1,301,565	1,085,878	83.4
New Zealand Insurance Company	-	-	-	-	-	-
Niagara Fire Insurance Company	-	-	-	-	-	-
Non-Marine Underwriter's, Members of Lloyd's, London, England	2,720,000	1,129,000	41.5	3,545,000	1,266,000	35.7
Norman Insurance Company Limited	446,000	303,000	67.9	-	-	-
North American Company for Property and Casualty Insurance	-	-	-	1,000	-	-
North American Life Assurance Company	-	-	-	1,479,877	1,235,471	83.4
North American Life and Casualty Company	-	-	-	381,267	69,757	18.3
North West Life Assurance Company of Canada	-	-	-	9,189	2,950	32.1
Northern Life Assurance Company of Canada	-	-	-	1,063,974	864,475	81.2
Northumberland General Insurance Company	952,000	413,000	43.4	-	-	-
Norwich Union Fire Insurance Society Limited	-	-	-	-	-	-
Norwich Union Life Insurance Society	-	-	-	-	-	-
Occidental Life Insurance Company of Canada	-	-	-	-	-	-
Old Republic Insurance Company	5,000	-	-	48,000	-	-
Old Republic Life Insurance Company	-	-	-	109,630	77,462	70.6
Omaha Indemnity Company	-	-	-	-	-	-
Orion Insurance Company Limited	-	-	-	-	-	-
Pacific Employers Insurance Company	39,000	82,000	210.3	-	-	-
Paragon Insurance Company of Canada	-	-	-	-	-	-
Paramount Life Insurance Company	-	-	-	-	-	-
Paul Revere Life Insurance Company	-	-	-	2,151,191	1,010,902	46.9
Peace Hills General Insurance Company	606,871	178,358	29.4	-	-	-
Penn Mutual Life Insurance Company	-	-	-	-	-	-
Pennsylvania Life Insurance Company	-	-	-	2,933,319	1,392,131	47.4
Personal Insurance Company of Canada	6,243,000	4,859,000	77.8	-	-	-
Perth Insurance Company	-	(131,000)	-	-	-	-
Philadelphia Manufacturers Mutual Insurance Company	-	-	-	-	-	-
Phoenix Assurance Company Limited	-	-	-	-	-	-
Phoenix Assurance Company of Canada	58,000	11,000	18.9	-	-	-
Phoenix Insurance Company	-	-	-	-	-	-
Phoenix Mutual Life Insurance Company	-	-	-	-	-	-
Pierce National Life Insurance Company	-	-	-	-	-	-

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

AUTOMOBILE AND ACCIDENT & SICKNESS

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	AUTOMOBILE			ACCIDENT & SICKNESS		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Pioneer Life Assurance Company	-	-	-	-	-	-
Pitts Life Insurance Company	-	-	-	33,974	20,710	60.9
Pool Insurance Company	-	-	-	-	-	-
Portage La Prairie Mutual Insurance Company	4,173,000	2,603,000	62.4	-	-	-
Principal Life Insurance Company of Canada	-	-	-	-	-	-
Protection Mutual Insurance Company	-	-	-	-	-	-
Providence Washington Insurance Company	-	-	-	-	-	-
Provident Alliance Life Insurance Company	-	-	-	-	-	-
Provident Life and Accident Insurance Company	-	-	-	72,922	30,513	41.8
Prudential Assurance Company Limited	16,426,000	12,193,000	74.2	440,000	325,000	73.8
Prudential Insurance Company of America	-	-	-	17,049,078	24,125,540	141.5
Quebec Assurance Company	-	2,000	-	-	-	-
Reliable Life Insurance Company	-	-	-	288,301	54,072	18.8
Reliance Insurance Company	10,000	4,000	40.0	-	-	-
Rocky Mountain Life Insurance Company	-	-	-	-	-	-
Royal Exchange Assurance of America, Inc.	-	-	-	-	-	-
Royal Insurance Company of Canada	36,735,000	34,995,000	95.3	151,000	61,000	40.4
Royal Life Insurance Limited	-	-	-	-	-	-
Safeco Insurance Company of America	10,868,000	5,663,000	52.1	-	-	-
Safeco Life Insurance Company	-	-	-	2,938	2,027	68.9
Safeguard Life Assurance Company	-	-	-	1,779	1,554	87.4
St. Paul Fire and Marine Insurance Company	172,000	166,000	96.5	28,000	-	-
Saskatchewan Mutual Insurance Company	9,237,000	5,354,000	57.9	-	-	-
Scottish & York Insurance Co. Limited	7,222,751	4,348,682	60.2	-	-	-
Seaboard Life Insurance Company	-	-	-	7,481,145	4,990,611	66.7
Seaboard Surety Company	-	-	-	-	-	-
Security Insurance Company of Hartford	-	-	-	-	-	-
Security National Insurance Company	-	-	-	-	-	-
Sentry Insurance A Mutual Company	-	-	-	-	-	-
Simcoe & Erie General Insurance Company	1,358,820	1,540,837	113.4	-	-	-
Societe Commerciale De Reassurance	-	-	-	-	-	-
Sovereign General Insurance Company	4,456,000	3,089,000	69.3	-	-	-
Sovereign Life Assurance Company of Canada	-	-	-	-	-	-
Standard Guarantee Corporation	-	-	-	-	-	-
Standard Life Assurance Company	-	-	-	-	-	-
Stanstead & Sherbrooke Insurance Company	-	-	-	-	-	-
State Farm Fire and Casualty Company	-	-	-	-	-	-
State Farm Life Insurance Company	-	-	-	-	-	-
State Farm Mutual Automobile Insurance Company	10,666,000	7,813,000	73.2	-	-	-
Stonewall Insurance Company	-	-	-	-	-	-
Sun Alliance Insurance Company	1,753,000	2,066,000	117.8	9,000	3,000	33.3
Sun Alliance and London Assurance Company Ltd.	-	-	-	-	-	-

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

AUTOMOBILE AND ACCIDENT & SICKNESS

IN THE PROVINCE OF ALBERTA — 1932

NAME OF COMPANY	AUTOMOBILE			ACCIDENT & SICKNESS		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Sun Life Assurance Company of Canada	-	-	-	24,091,535	25,764,333	106.9
Switzerland General Insurance Company Limited	509,000	451,000	88.6	-	-	-
Symons General Insurance Company Limited	34,000	8,000	23.5	-	-	-
Teachers Insurance and Annuity Association of America	-	-	-	-	-	-
Tokio Marine & Fire Insurance Co. Limited	19,000	3,000	15.7	-	-	-
Toro Assicurazioni S.P.A.	-	-	-	-	-	-
Toronto General Insurance Company	2,300,000	2,451,000	106.5	-	-	-
Toronto Mutual Life Insurance Company	-	-	-	-	-	-
Traders General Insurance Company	1,278,000	1,362,000	106.6	-	-	-
Trafalgar Insurance Public Company Limited	1,000	1,000	100.0	-	-	-
Transamerica Occidental Life Insurance Company	-	-	-	242,774	174,403	71.8
Transatlantic Reinsurance Company	-	-	-	-	-	-
Transit Insurance Company	-	-	-	-	-	-
Transport Indemnity Company	-	-	-	-	-	-
Transport Insurance Company	61,000	-	-	-	-	-
Travelers Indemnity Company of Canada	10,360,000	6,877,000	66.4	-	-	-
Travelers Indemnity Company (Hartford, Conn.)	172,000	151,000	87.8	2,000	(1,000)	-
Travelers Insurance Company (Hartford, Conn.)	-	-	-	141,357	145,827	103.1
Travelers Life Insurance Company of Canada	-	-	-	8,057,285	5,729,517	71.1
Truck Insurance Exchange	-	-	-	-	-	-
Underwriters National Assurance Company	-	-	-	17,199	640	3.7
Unigard Mutual Insurance Company	-	(30,000)	-	-	-	-
Union Mutual Life Insurance Company	-	-	-	8,113	5,111	63.0
Unionmutual Stock Life Insurance Co. of America	-	-	-	14,675	48,678	331.7
United American Insurance Company	-	-	-	458	-	-
United Canada Insurance Company	1,860,000	1,738,000	93.4	-	-	-
United of Omaha Life Insurance Company	-	-	-	-	-	-
United States Fidelity and Guaranty Company	1,501,000	1,759,000	117.2	-	-	-
United States Fire Insurance Company	428,000	276,000	64.5	-	-	-
Unity Fire and General Insurance Company	-	(251,000)	-	-	-	-
Utica General Insurance Company	-	18,000	-	-	-	-
Victoria Insurance Company of Canada	75,000	-	-	-	-	-
Warner Reciprocal Insurers	-	-	-	-	-	-
Washington National Insurance Company	-	-	-	-	-	-
Wawanesa Mutual Insurance Company	42,150,000	26,624,000	63.2	-	-	-
Wawanesa Mutual Life Insurance Company	-	-	-	66,306	110,109	166.1
Western Life Assurance Company	-	-	-	46,000	-	-
Western Surety Company	-	-	-	-	-	-
Western Union Insurance Company	31,376,285	21,202,034	67.6	-	-	-
Yasuda Fire and Marine Insurance Co. Limited	-	-	-	-	-	-

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

AUTOMOBILE AND ACCIDENT & SICKNESS

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	AUTOMOBILE			ACCIDENT & SICKNESS		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Zurich Insurance Company	18,259,000	12,858,000	70.4	-	(57,000)	-
Zurich Life Insurance Company of Canada	-	-	-	2,062,334	1,341,445	65.0
	$585,439,585	$432,771,317	73.9	$218,022,013	$185.648.707	85.2

*Ratio - A ratio of total direct claims and adjustment expenses incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance. These amounts are not allocated by Province.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

PROPERTY AND LIABILITY

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	PROPERTY			LIABILITY		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Abstainer's Insurance Company	493,921	512,877	103.8	-	-	-
Advocate General Insurance Company of Canada	541,000	368,000	68.0	49,000	6,000	12.2
Aetna Casualty Company of Canada	2,855,000	1,541,000	53.9	543,000	462,000	85.0
Aetna Casualty and Surety Company	457,000	1,299,000	284.2	174,000	86,000	49.4
Aetna Insurance Company	-	185,000	-	-	-	-
Affiliated F. M. Insurance Company	553,529	499,121	90.17	-	(31,134)	-
Alberta General Insurance Company	2,181,858	1,497,748	68.6	105,500	103,945	98.5
Alberta Motor Association Insurance Company	1,224,135	765,435	62.5	-	-	-
Albion Insurance Company of Canada	1,000	-	-	-	-	-
Allendale Mutual Insuance Company	4,674,854	(70,247)	-	-	-	-
Allianz Insurance Company	200,000	142,000	71.0	41,000	17,000	41.5
Allstate Insurance Company of Canada	5,972,000	3,794,000	63.5	692,000	788,000	113.8
American Bankers Insurance Company of Flordia	196,000	4,000	2.0	-	3,000	-
American Health and Life Insurance Company	-	-	-	-	-	-
American Home Assurance Company	14,521,000	12,006,000	82.68	2,298,000	1,287,000	56.0
American Insurance Company	-	-	-	-	(14,000)	-
American Mutual Liability Insurance Company	-	-	-	1,000	-	-
American Road Insurance Company	36,000	-	-	-	-	-
Anglo Canada General Insurance Company	69,310	15,774	22.7	3,046	3,675	120.6
Arkwright-Boston Manufacturers Mutual Insurance Company	(64,000)	78,000	-	-	-	-
Aviation & General Insurance Company Limited	-	-	-	56,000	73,000	130.4
Baltica-Skandinavia Insurance Company of Canada	109,000	216,000	200.9	-	-	-
Boiler Inspection and Insurance Company of Canada	7,000	12,000	171.4	-	-	-
British Aviation Insurance Company Limited	-	-	-	15,000	-	-
Buffalo Reinsurance Company	10,000	1,000	10.0	109,000	1,000	.9
Calvert Insurance Company	-	-	-	36,000	-	-
Canada Accident and Fire Assurance Company	82,000	7,000	8.5	2,000	8,000	400.0
Canada West Insurance Company	2,014,086	1,545,801	76.7	199,786 6,850	18,703 3,442	9.4 50.2
Canadian General Insurance Company	691,000	917,000	132.7	30,000	18,000	60.0
Canadian General Life Insurance Company	-	-	-	899,883	291,129	32.4
Canadian Great Lakes Casualty and Surety Co. Ltd.	12,462	-	-	787	-	-
Canadian Home Assurance Company	21,150,000	16,634,000	78.6	1,057,000	575,000	54.4
Canadian Indemnity Company	6,120,000	3,436,000	56.1	8,296,000	5,831,000	70.3
Canadian Provincial Insurance Company	379,000	200,000	52.7	56,000	53,000	94.6
Canadian Surety Company	2,607,000	1,222,000	46.8	606,000	182,000	30.0
Canadian Universal Insurance Company Limited	1,047	-	-	-	681	-
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	1,646	-	-	-	-	-
Casualty Company of Canada	539,000	1,048,000	194.4	59,000	55,000	93.2
Century Insurance Company of Canada	2,511,000	1,343,000	53.5	186,000	111,000	59.6
Chateau Insurance Company	936,000	1,209,000	129.1	119,000	62,000	52.1

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

PROPERTY AND LIABILITY

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	PROPERTY			LIABILITY		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Chubb Insurance Company of Canada	5,078,000	3,312,000	65.2	516,000	(34,000)	-
Citadel General Assurance Company	113,000	158,000	139.8	1,392,000	1,779,000	127.8
Commerce and Industry Insurance Company of Canada	3,148,633	822,759	26.1	269,351	1,038,776	385.6
Commercial Union Assurance Company of Canada	6,218,000	3,839,000	61.7	1,221,000	668,000	54.7
Commercial Union Assurance Company plc	69,000	1,000	1.4	-	-	-
Commonwealth Insurance Company	22,422,000	20,695,000	92.2	1,539,000	434,000	28.2
Constitution Insurance Company of Canada	614,000	261,000	42.5	18,000	47,000	261.1
Continental Insurance Company	14,651,000	6,154,000	42.0	2,148,000	928,000	43.2
Continental Insurance Company of Canada	400,000	205,000	51.3	23,000	(24,000)	-
Contingency Insurance Company Limited	447,000	321,000	71.8	209,000	11,000	5.2
Co-operative Fire & Casualty Company	23,820,000	14,701,000	61.7	1,640,000	1,876,000	114.39
Cornhill Insurance Company of Canada	1,392,000	1,254,000	90.1	254,000	184,000	72.4
Coronation Insurance Company Limited	25,180	17,055	67.7	890,149	172,440	19.3
Cumis General Insurance Company	721,000	857,000	118.9	62,000	(2,000)	-
Dominion of Canada General Insurance Company	2,056,000	2,599,000	126.4	210,000	133,000	63.3
Dominion Insurance Corporation	1,082,000	485,000	44.8	355,000	254,000	71.5
Eagle Star Insurance Company Limited	-	-	-	1,000	(8,000)	-
Eaton Bay Insurance Company	515,000	476,000	92.4	64,000	-	-
Ecclesiastical Insurance Office Public Limited Company	108,000	-	-	5,000	9,000	180.0
Economical Mutual Insurance Company	4,825,000	3,916,000	81.1	542,000	105,000	19.3
Elite Insurance Company	9,224,000	9,187,000	99.5	562,000	978,000	174.0
Emmco Insurance Company	30,000	4,000	13.3	-	1,000	-
Employers Insurance of Wausau A Mutual Company	523,000	641,000	122.6	248,000	464,000	187.09
Employers Reinsurance Corporation	-	-	-	187,000	118,000	63.1
English & American Insurance Company Limited	2,949	121	4.1	-	-	-
Ennia Insurance Company (U.K.) Limited	7,000	-	-	-	-	-
Equitable General Insurance Company	1,342,000	2,326,000	173.3	118,000	47,000	39.8
Federated Mutual Insurance Company	3,011,000	1,310,000	43.5	1,258,000	(1,370,000)	-
Federation Insurance Company of Canada	527,000	281,000	53.3	110,000	17,000	15.5
Fidelity Insurance Company of Canada	80,000	28,000	35.0	2,000	2,000	100.0
Fireman's Fund Insurance Company	629,000	(79,000)	-	-	(301,000)	-
Fireman's Fund Insurance Company of Canada	8,110,000	5,171,000	63.7	914,000	846,000	92.6
Foresters Indemnity Company	405,000	299,000	73.8	-	-	-
Gan Incendie-Accidents	187,000	32,000	17.1	105,000	5,000	4.8
General Accident Assurance Company of Canada	6,077,000	3,749,000	61.7	2,446,000	981,000	40.1
Gerling Global General Insurance Company	6,026,076	1,704,453	28.2	2,277,376	815,622	35.8
General Insurance Company of America	1,064,000	502,000	47.2	249,000	150,000	60.2
Gibraltar General Insurance Company	206,988	(111,645)	-	12,393	6,237	50.3
Gold Circle Insurance Company	121,000	95,000	78.5	-	-	-
Gore Mutual Insurance Company	2,377,000	2,186,000	91.9	251,000	144,000	57.4
Grain Insurance and Guarantee Company	1,744,000	882,000	50.6	71,000	44,000	61.9

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

PROPERTY AND LIABILITY

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	PROPERTY			LIABILITY		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Great American Insurance Company	-	(56,000)	-	-	-	-
Guardian Insurance Company of Canada	7,278,000	9,346,000	128.4	1,852,000	517,000	27.9
Halifax Insurance Company	4,619,000	3,420,000	74.0	642,000	111,000	17.3
Hanover Insurance Company	51,000	49,000	96.0	-	-	-
Hartford Fire Insurance Company	2,025,000	1,563,000	77.2	75,000	-	-
Herald Insurance Company	291,000	147,000	50.5	32,000	1,000	3.1
Highlands Insurance Company	(1,000)	-	-	-	-	-
Home Insurance Company	3,314,000	2,926,000	88.3	555,000	198,000	35.7
Ideal Mutual Insurance Company	-	-	-	6,000	(23,000)	-
INA Insurance Company of Canada	2,683,000	1,814,000	67.6	202,000	(287,000)	-
Insurance Company of North America	246,000	388,000	157.7	99,000	687,000	693.9
Insurance Corporation of Ireland Limited	1,467,000	772,000	52.6	298,000	145,000	48.7
Jevco Insurance Company	16,000	96,000	600.0	8,000	(13,000)	-
John Deere Insurance Company of Canada	1,403,000	446,000	31.8	28,000	6,000	21.4
Kansa General Insurance Company	1,833,000	1,274,000	69.5	1,375,000	457,000	33.2
Laurentian Shield Insurance Company	-	-	-	22,000	3,000	13.6
Le Assicurazioni D'Italia	922,000	136,000	14.8	51,000	-	-
Le Groupe Desjardins, Assurances Generales	-	8,307	-	-	20,867	-
Liberty Mutual Fire Insurance Company	1,860,000	1,392,000	74.8	3,000	-	-
Liberty Mutual Insurance Company	13,000	5,000	38.5	25,000	(58,000)	-
London Assurance	3,000	-	-	2,000	-	-
London-Canada Insurance Company	-	-	-	-	-	-
London and Midland General Insurance Company	1,136,000	2,783,000	244.9	11,000	(3,000)	-
Lumbermens Mutual Casualty Company	120,000	(8,000)	-	54,000	(71,000)	-
Lumbermens Underwriting Alliance	233,000	198,000	84.9	-	-	-
Maplex General Insurance Company	229,195	286,574	125.0	-	-	-
Markel Insurance Company of Canada	1,384,000	1,703,000	123.0	598,000	440,000	73.6
Maryland Casualty Company	-	(11,000)	-	-	(24,000)	-
Mennonite Mutual Relief Insurance Company Ltd.	260,639	202,913	77.9	-	-	-
Midland Insurance Company	23,000	-	-	19,000	8,000	42.1
New Hampshire Insurance Company	2,425,000	943,000	38.8	736,000	271,000	36.8
New Rotterdam Insurance Company	453,000	349,000	77.0	355,000	101,000	28.4
New Zealand Insurance Company	38,000	-	-	-	-	-
Non-Marine Underwriters, Members of Lloyd's, London, England	22,227,000	22,853,000	102.8	2,598,000	326,000	12.5
Norman Insurance Company Limited	345,000	99,000	28.7	42,000	31,000	73.8
Northumberland General Insurance Company	5,213,000	2,118,000	40.6	159,000	514,000	323.2
Norwich Union Fire Insurance Society Limited	-	(2,000)	-	-	(47,000)	-
Old Republic Insurance Company	23,000	44,000	191.3	-	-	-
Omaha Indemnity Company	-	1,000	-	-	-	-
Orion Insurance Company Limited	31,000	11,000	35.4	1,000	2,000	200.0
Pacific Employers Insurance Company	695,000	(57,000)	-	286,000	91,000	31.8

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

PROPERTY AND LIABILITY

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	PROPERTY			LIABILITY		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Paragon Insurance Company of Canada	1,844,000	926,000	50.2	243,000	117,000	48.1
Peace Hills General Insurance Company	297,303	23,857	8.0	22,753	-	-
Personal Insurance Company of Canada	965,000	831,000	86.1	-	1,000	-
Perth Insurance Company	-	(35,000)	-	-	5,000	-
Philadelphia Manufacturers Mutual Insurance Company	(37,000)	(5,000)	-	-	-	-
Phoenix Assurance Company of Canada	131,000	(12,000)	-	-	-	-
Pool Insurance Company	2,237,000	2,692,000	120.3	-	-	-
Portage La Prairie Mutual Insurance Company	2,994,000	1,695,000	56.6	143,000	2,000	1.4
Protection Mutual Insurance Company	790,000	(180,000)	-	-	-	-
Prudential Assurance Company Limited	5,619,000	4,653,000	82.8	897,000	844,000	94.0
Quebec Assurance Company	-	2,000	-	-	-	-
Reliance Insurance Company	140,000	148,000	105.7	6,000	-	-
Royal Exchange Assurance of America Inc.	53,783	21,673	40.3	-	-	-
Royal Insurance Company of Canada	13,957,000	15,719,000	112.6	10,392,000	7,792,000	74.9
Safeco Insurance Company of America	4,901,000	3,282,000	66.9	622,000	37,000	5.9
St. Paul Fire and Marine Insurance Company	6,123,000	4,620,000	75.5	198,000	121,000	61.1
Saskatchewan Mutual Insurance Company	4,099,000	2,316,000	56.5	204,000	(39,000)	-
Scottish & York Insurance Co. Limited	3,546,553	2,762,290	77.8	2,727,726	888,229	32.5
Seaboard Surety Company	-	-	-	19,000	1,000	5.2
Security Insurance Company of Hartford	4,000	-	-	-	-	-
Security National Insurance Company	154,000	217,000	140.9	-	-	-
Sentry Insurance A Mutual Company	345,000	103,000	29.8	-	-	-
Simcoe & Erir General Insurance Company	4,662,287	3,092,151	66.3	5,119,405	2,391,929	46.7
Sovereign General Insurance Company	2,358,000	2,719,000	115.3	356,000	374,000	105.0
Stanstead & Sherbrooke Insurance Company	14,000	3,000	21.4	-	-	-
State Farm Fire and Casualty Company	2,492,000	1,442,000	57.8	15,000	36,000	240.0
Sun Alliance Insurance Company	2,021,000	5,408,000	267.6	273,000	77,000	28.2
Switzerland General Insurance Company Limited	251,000	133,000	52.9	29,000	-	-
Symons General Insurance Company Limited	1,133,543	688,000	60.7	96,000	8,000	8.3
Tokio Marine & Fire Insurance Company Limited	18,000	1,000	5.6	1,000	(336,000)	-
Toro Assicurazioni S.P.A.	40,000	42,000	105.0	-	-	-
Toronto General Insurance Company	566,000	750,000	132.5	25,000	14,000	56.0
Traders General Insurance Company	314,000	417,000	132.8	14,000	8,000	57.1
Transport Insurance Company	3,000	12,000	400.0	3,000	-	-
Travelers Indemnity Company of Canada	4,673,000	2,590,000	55.4	453,000	1,011,000	223.2
Travelers Indemnity Company (Hartford, Conn.)	330,000	1,002,000	303.6	83,000	(57,000)	-
Unigard Mutual Insurance Company	-	-	-	-	(2,000)	-
United Canada Insurance Company	318,000	374,000	117.6	14,000	(1,000)	-
United States Fidelity and Guaranty Company	1,070,000	1,123,000	104.9	255,000	456,000	178.8
United States Fire Insurance Company	1,390,000	1,091,000	-	1,260,000	(804,000)	-
Unity Fire and General Insurance Company	-	54,000	-	-	(5,000)	-

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

PROPERTY AND LIABILITY

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	PROPERTY			LIABILITY		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Utica Mutual Insurance Company	124,000	36,000	29.0	4,000	18,000	450.0
Victoria Insurance Company of Canada	1,464,000	2,006,000	137.0	49,000	(181,000)	-
Wawanesa Mutual Insurance Company	17,002,000	11,140,000	65.5	1,007,000	302,000	30.0
Western Union Insurance Company	9,148,274	5,635,194	61.6	672,638	-	-
Yasuda Fire and Marine Insurance Co. Limited	414,000	113,000	27.3	3,000	-	-
Zurich Life Insurance Company of Canada	5,576,000	3,419,000	61.3	1,248,000	1,228,000	98.4
	$366,886,251	$277,019,211	75.5	$ 72,398,643	$ 38,224,541	52.8

*Ratio - A ratio of total direct claims and adjustment expenses incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance. These amounts are not allocated by Province.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

FIDELITY AND SURETY

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	FIDELITY			SURETY		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Advocate General Insurance Company of Canada	2,000	-	-	-	-	-
Aetna Casualty Company of Canada	-	-	-	8,000	-	-
Aetna Casualty and Surety Company	-	-	-	481,000	23,000	4.8
American Home Assurance Company	280,000	-	-	201,000	-	-
Canada Accident and Fire Assurance Company	12,000	53,000	441.7	33,000	(2,000)	-
Canada West Insurance Company	-	-	-	3,477	3,537	101.7
Canadian General Insurance Company	-	-	-	1,000	-	-
Canadian Great Lakes Casualty and Surety Co. Ltd.	7,440	-	-	1,296,791	882,207	68.0
Canadian Home Assurance Company	22,000	49,000	222.7	-	-	-
Canadian Indemnity Company	443,000	164,000	37.0	1,356,000	24,000	1.8
Canadian Surety Company	40,000	(11,000)	-	1,024,000	18,000	1.7
Casualty Company of Canada	3,000	(1,000)	-	3,000	36,000	1200.0
Century Insurance Company of Canada	12,000	2,000	16.6	-	-	-
Chateau Insurance Company	2,000	1,000	50.0	14,000	305,000	2178.5
Chubb Insurance Company of Canada	79,000	9,000	11.3	517,000	(6,000)	-
Citadel General Assurance Company	-	-	-	29,000	-	-
Commercial Union Assurance Company of Canada	82,000	5,000	6.1	(1,000)	4,000	-
Constitution Insurance Company of Canada	-	-	-	2,000	-	-
Continental Insurance Company	199,000	(124,000)	-	482,000	77,000	15.9
Continental Insurance Company of Canada	1,000	-	-	-	-	-
Co-operative Fire and Casualty Company	198,000	403,000	203.5	87,000	203,000	233.3
Cumis General Insurance Company	191,000	372,000	194.8	-	-	-
Dominion of Canada General Insurance Company	4,000	125,000	3125.0	17,000	1,000	5.8
Dominion Insurance Corporation	12,000	(1,000)	-	68,000	77,000	113.2
Eagle Star Insurance Company Limited	-	(1,000)	-	-	-	-
Economical Mutual Insurance Company	5,000	-	-	4,000	12,000	300.0
Elite Insurance Company	-	-	-	96,000	217,000	226.0
Employers Insurance of Wausau A Mutual Company	-	-	-	1,000	2,000	200.0
Equitable General Insurance Company	-	-	-	525,000	1,124,000	214.0
Federated Mutual Insurance Company	17,000	-	-	23,000	11,000	47.8
Federation Insurance Company of Canada	3,000	-	-	9,000	1,000	11.1
Fidelity Insurance Company of Canada	4,000	-	-	189,000	25,000	13.2
Fireman's Fund Insurance Company	-	2,000	-	1,000	-	-
Fireman's Fund Insurance Company of Canada	145,000	16,000	11.0	426,000	30,000	7.0
General Accident Assurance Company of Canada	69,000	147,000	213.0	75,000	(36,000)	-
General Insurance Company of America	7,000	-	-	-	-	-
Gore Mutual Insurance Company	2,000	-	-	-	-	-
Grain Insurance and Guarantee Company	12,000	(52,000)	-	8,000	-	-
Guardian Insurance Company of Canada	194,000	414,000	213.4	959,000	168,000	17.5
Guarantee Company of North America	403,000	-	-	1,271,000	72,000	5.7
Halifax Insurance Company	4,000	-	-	83,000	52,000	62.7

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

FIDELITY AND SURETY

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	FIDELITY			SURETY		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Highlands Insurance Company	-	-	-	14,000	-	-
Home Insurance Company	17,000	(4,000)	-	1,000	-	-
INA Insurance Company of Canada	74,000	49,000	66.2	1,000	(1,000)	-
Insurance Company of North America	-	(500,000)	-	1,000	-	-
Insurance Corporation of Ireland Limited	1,000	-	-	-	-	-
John Deere Insurance Company of Canada	-	-	-	17,000	-	-
Liberty Mutual Fire Insurance Company	1,000	-	-	-	-	-
Liberty Mutual Insurance Company	-	-	-	-	21,000	-
Markel Insurance Company of Canada	-	-	-	2,000	-	-
Midland Insurance Company	-	-	-	-	-	-
Mortgage Insurance Company of Canada	-	-	-	560,000 56,000	65,000 25,000	14.6
Motors Insurance Corporation	-	-	-	573,000	565,000	98.6
Non-Marine Underwriters, Members of Lloyd's, London, England	38,000	-	-	-	-	-
Pacific Employers Insurance Company	1,000	-	-	-	-	-
Prudential Assurance Company Limited	24,000	3,000	12.5	20,000	11,000	55.0
Reliance Insurance Company	-	-	-	30,000	-	-
Royal Insurance Company of Canada	251,000	1,221,000	486.4	131,000	93,000	70.9
Safeco Insurance Company of America	-	-	-	26,000	-	-
St. Paul Fire and Marine Insurance Company	14,000	3,000	21.4	10,000	-	-
Scottish & York Insurance Co. Limited	139,702	44,046	31.5	16,757	210,000	1253.2
Seaboard Surety Company	6,000	2,000	33.3	1,289,000	104,000	8.0
Simcoe & Erie General Insurance Company	11,924	159	1.3	1,314,339	773,305	58.8
Sovereign General Insurance Company	-	-	-	1,171,000	29,000	2.5
Sun Alliance Insurance Company	31,000	-	-	95,000	(2,000)	-
Symons General Insurance Company Limited	-	-	-	31,000	170,000	548.3
Toronto General Insurance Company	-	-	-	1,000	-	-
Travelers Indemnity Company of Canada	13,000	4,000	30.7	93,000	-	-
Travelers Indemnity Company (Hartford, Conn.)	-	-	-	33,000	-	-
United States Fidelity and Guaranty Company	10,000	-	-	2,074,000	(114,000)	-
United States Fire Insurance Company	2,000	-	-	1,000	-	-
Victoria Insurance Company of Canada	-	-	-	942,000	3,456,000	366.8
Wawanesa Mutual Insurance Company	9,000	13,000	144.4	54,000	4,000	7.4
Western Surety Company	-	-	-	1,551,000	(15,000)	-
Western Union Insurance Company	1,193	-	-	8,895	77	.01
Zurich Insurance Company	53,000	-	-	-	-	-
	$ 3,152,259	$ 2,407,205	76.4	$ 19,409,259	$ 8,718,126	44.9

*Ratio - A ratio of total direct claims and adjustment expenses incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance. These amounts are not allocated by Province.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

AIRCRAFT AND BOILER & MACHINERY

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	AIRCRAFT			BOILER & MACHINERY		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Aetna Casualty and Surety Company	4,000	-	-	17,000	2,000	11.8
Aetna Insurance Company	-	113,000	-	-	-	-
Affiliated F. M. Insurance Company	-	-	-	2,342	-	-
Allendale Mutual Insurance Company	-	-	-	1,236,361	305,573	24.7
Allianz Insurance Company	-	-	-	9,000	-	-
American Home Assurance Company	573,000	388,000	67.7	-	-	-
Anglo Canada General Insurance Company	-	-	-	1,440	-	-
Arkwright-Boston Manufacturers Mutual Insurance Company	-	-	-	(46,000)	678,000	-
Aviation & General Insurance Company Limited	832,000	870,000	104.6	-	-	-
Boiler Inspection and Insurance Company of Canada	-	-	-	1,727,000	906,000	52.5
British Aviation Insurance Company Limited	805,000	633,000	78.6	-	-	-
Canada West Insurance Company	15,514	13,713	88.4	-	-	-
Canadian General Insurance Company	-	-	-	-	-	-
Canadian Home Assurance Company	-	-	-	9,000	-	-
Canadian Surety Company	-	-	-	24,000	-	-
Casualty Company of Canada	-	-	-	2,000	-	-
Century Insurance Company of Canada	-	-	-	6,000	1,000	16.6
Chateau Insurance Company	6,000	142,000	2366.6	13,000	2,000	15.3
Chubb Insurance Company of Canada	-	-	-	9,000	-	-
Citadel General Assurance Company	301,000	29,000	9.6	3,000	-	-
Commerce and Industry Insurance Company of Canada	-	-	-	88	-	-
Commercial Union Assurance Company of Canada	-	-	-	991,000	259,000	26.1
Commercial Union Assurance Company plc	121,000	36,000	29.8	-	-	-
Commonwealth Insurance Company	33,000	-	-	-	-	-
Continental Insurance Company	1,555,000	912,000	58.6	391,000	134,000	34.3
Continental Insurance Company of Canada	-	-	-	26,000	-	-
Co-operative Fire and Casualty Company	-	-	-	1,000	-	-
Cornhill Insurance Company of Canada	-	-	-	2,000	-	-
Coronation Insurance Company Limited	1,067,538	954,728	89.4	-	-	-
Cumis General Insurance Company	-	-	-	1,000	-	-
Dominion of Canada General Insurance Company	-	-	-	1,000	-	-
Dominion Insurance Corporation	-	-	-	32,000	2,000	6.2
Eagle Star Insurance Company Limited	559,000	816,000	149.9	-	-	-
Economical Mutual Insurance Company	-	-	-	22,000	4,000	18.1
English & American Insurance Company Limited	229,425	74,665	32.5	-	-	-
Federated Mutual Insurance Company	-	-	-	17,000	1,000	5.8
Fireman's Fund Insurance Company	-	-	-	3,000	-	-
Fireman's Fund Insurance Company of Canada	-	-	-	31,000	-	-
Gerling Global General Insurance Company	-	-	-	1,537,495	829,452	53.9
Gibraltar General Insurance Company	-	-	-	(113)	-	-
Gore Mutual Insurance Company	-	-	-	7,000	-	-

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

AIRCRAFT AND BOILER & MACHINERY
IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	AIRCRAFT			BOILER & MACHINERY		
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Guardian Insurance Company of Canada	-	-	-	15,000	-	-
Halifax Insurance Company	70,000	59,000	84.3	4,000	-	-
Herald Insurance Company	-	-	-	2,000	-	-
Home Insurance Company	-	-	-	21,000	-	-
INA Insurance Company of Canada	161,000	56,000	34.8	2,000	-	-
Insurance Company of North America	2,000	6,000	300.0	12,000	1,000	8.0
Insurance Corporation of Ireland Limited	213,000	100,000	46.9	-	-	-
Lawyers Title Insurance Corporation	-	-	-	-	-	-
Le Groupe Desjardins, Assurances Generales,	-	10,000	-	-	-	-
Lumbermens Mutual Casualty Company	-	-	-	87,000	17,000	19.5
Markel Insurance Company of Canada	-	-	-	111,000	97,000	87.4
Non-Marine Underwriters, Members of Lloyd's London, England	5,563,000	1,983,000	35.6	49,000	22,000	44.8
Norman Insurance Company Limited	766,000	113,000	14.7	-	-	-
Orion Insurance Company Limited	1,058,000	808,000	76.3	-	-	-
Pacific Employers Insurance Company	51,000	-	-	-	-	-
Personal Insurance Company of Canada	-	(2,000)	-	-	-	-
Philadelphia Manufacturers Mutual Insurance Company	-	-	-	20,000	41,000	205.0
Phoenix Assurance Company Limited	717,000	768,000	107.1	-	-	-
Protection Mutual Insurance Company	-	-	-	1,003,000	627,000	62.5
Prudential Assurance Company Limited	77,000	(28,000)	-	18,000	21,000	116.6
Reliance Insurance Company	3,000	15,000	500.0	5,000	1,000	20.0
Royal Insurance Company of Canada	-	-	-	1,482,000	1,371,000	92.5
St. Paul Fire and Marine Insurance Company	249,000	48,000	19.2	12,000	-	-
Simcoe & Erie General Insurance Company	3,110,467	555,015	17.8	-	-	-
Sovereign General Insurance Company	-	-	-	11,000	-	-
Sun Alliance Insurance Company	-	-	-	10,000	2,000	20.0
Travelers Indemnity Company of Canada	-	-	-	31,000	(28,000)	-
Travelers Indemnity Company (Hartford, Conn.)	2,355,000	1,815,000	77.1	71,000	(8,000)	-
United States Fidelity and Guaranty Company	21,000	43,000	204.8	13,000	-	-
United States Fire Insurance Company	-	-	-	10,000	1,000	10.0
Zurich Insurance Company	-	-	-	26,000	-	-
	$ 20,517,944	$ 11,331,121	55.2	$ 9,090,613	$ 5,289,025	58.2

*Ratio - A ratio of total direct claims and adjustment expenses incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance. These amounts are not allocated by Province.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

MORTGAGE, TITLE, HAIL, CREDIT

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
MORTGAGE						
Guardian Insurance Company of Canada	-	-	-			
Guarantee Company of North America	-	-	-			
Halifax Insurance Company	-	-	-			
Mortgage Insurance Company of Canada	2,524,000	10,298,000	408.0			
TOTAL	$ 2,524,000	$ 10,298,000	408.0			
HAIL						
Aetna Insurance Company	1,208,000	538,000	44.5			
Citadel General Assurance Company	-	-	-			
Continental Insurance Company	2,080,000	2,609,000	125.4			
Great American Insurance Company	1,479,000	1,950,000	131.8			
Guardian Insurance Company of Canada	-	-	-			
Halifax Insurance Company	-	-	-			
Hartford Fire Insurance Company	-	-	-			
Home Insurance Company	-	-	-			
John Deere Insurance Company of Canada	-	-	-			
New Rotterdam Insurance Company	745,000	941,000	126.3			
Scottish & York Insurance Co. Limited	917,854	1,512,006	164.7			
Simcoe & Erie General Insurance Company	747,249	1,317,599	176.3			
TOTAL	$ 7,177,103	$ 8,867,605	123.5			
TITLE						
Lawyers Title Insurance Company	2,000	-	-			
TOTAL	$ 2,000	$ -	-			
CREDIT						
Guardian Insurance Company of Canada	-	-	-			
Halifax Insurance Company	-	-	-			
TOTAL	$ -	$ -	-			

*Ratio - A ratio of total direct claims and adjustment expenses incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance. These amounts are not allocated by Province.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING

MARINE INSURANCE

IN THE PROVINCE OF ALBERTA — 1982

NAME OF COMPANY	MARINE					
	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*	Total Direct Prem. Written	Total Direct Claims Inc. Adj. Expenses	Claims Ratio*
Aetna Insurance Company	-	1,000	-			
American Home Assurance Company	15,891,000	2,204,000	13.8			
Chubb Insurance Company of Canada	22,000	3,000	13.6			
Commercial Union Assurance Company of Canada	49,000	6,000	12.2			
Commonwealth Insurance Company	7,000	2,281,000	-			
Continental Insurance Company	467,000	(138,000)	-			
Dominion Insurance Corporation	16,000	(185,000)	-			
Eagle Star Insurance Company Limited	1,000	2,000	200.0			
Fireman's Fund Insurance Company of Canada	72,000	49,000	68.0			
Guardian Insurance Company of Canada	5,000	43,000	860.0			
Hartford Fire Insurance Company	-	4,000	-			
Home Insurance Company	37,000	52,000	140.5			
INA Insurance Company of Canada	12,000	-	-			
Insurance Company of North America	3,000	(48,000)	-			
Le Assicurazioni D'Italia	6,000	3,000	50.0			
Marine Indemnity Insurance Company of America	-	-	-			
Norwich Union Fire Insurance Society Limited	16,000	1,000	6.2			
Personal Insurance Company of Canada	3,000	-	-			
Reliance Insurance Company	1,000	-	-			
Royal Insurance Company of Canada	131,000	58,000	44.3			
Simcoe & Erie General Insurance Company	4,239	7,586	178.9			
Travelers Indemnity Company of Canada	18,000	25,000	138.8			
United States Fire Insurance Company	12,000	1,000	8.3			
TOTAL	$ 16,773,239	$ 4,369,586	26.1			

*Ratio - A ratio of total direct claims and adjustment expenses incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance. These amounts are not allocated by Province.